

# APPLIED OFFICE PRACTICE



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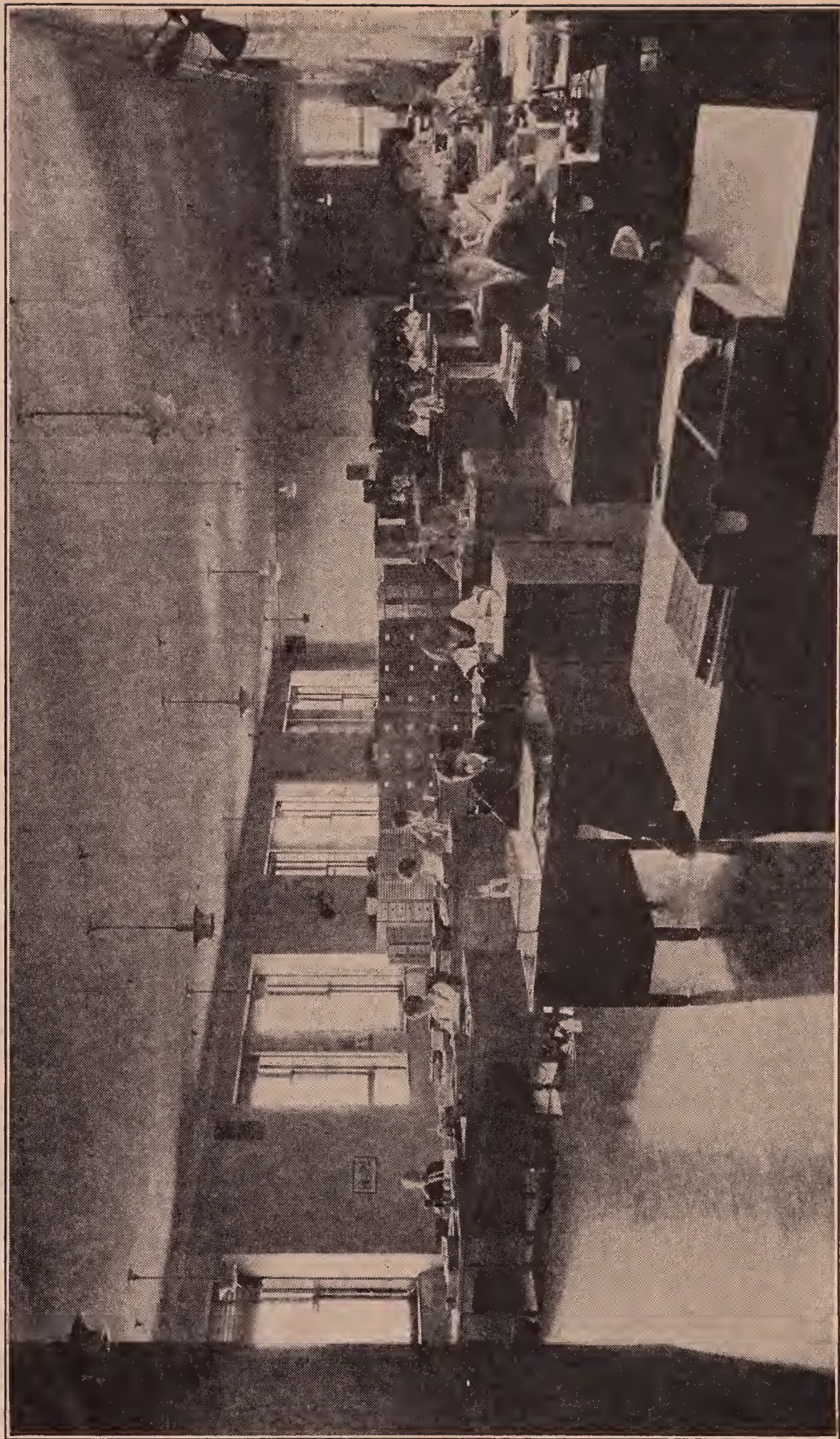












A TYPICAL OFFICE



# APPLIED OFFICE PRACTICE

BY

ABBIE A. MORRILL

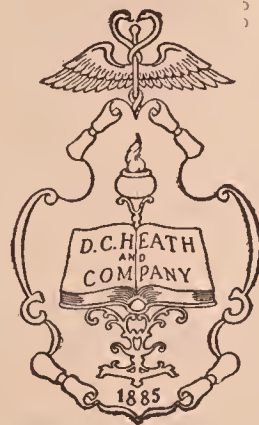
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D. C. HEATH AND COMPANY

BOSTON    NEW YORK    CHICAGO    ATLANTA  
DALLAS    SAN FRANCISCO    LONDON

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PRINTED IN THE UNITED STATES OF AMERICA

©C1A 35776  
APR 15 1931

PMC. Apr 21/31

## FOREWORD

Within the walls of big firms and small business houses, alike, a daily warfare against waste and inefficiency goes on. The endeavor to get things done, to secure labor at maximum speed, to be a driving force, taxes the ingenuity and skill of those whose responsibility it is to direct the work. In order to give their employés some idea of office standards, many corporations have established *personnel* departments — really training schools adapted to the particular needs of each business house. The personnel officers are teachers whose duty it is to correct faults, inculcate ideas of accuracy and responsibility, estimate power, and if the young employés show any special aptitude, place them where their talents may be cultivated to the best interests of the firm. Many of these personnel officers have grown up inside the business, and they attribute success to early apprenticeship.

Adapted to the needs of many business firms rather than to the particular needs of any one, high school courses seek to parallel the work of personnel officers. The aim of this book is to train students as intelligent office workers:

1. To develop initiative, reliability, responsibility, and accuracy
2. To teach office practice and the principles of efficient office procedure
3. To emphasize the importance of coöperation and service in any organization
4. To develop a spirit of social-mindedness
5. To provide for giving vocational information
6. To train students for the more simple office positions.

That the science and art of business is an ever-interesting problem, and one that seems to increase daily in complexity, needs no proof. Business magazines are published presenting better ways of organizing labor and time, the direction of various departments, and the methods for increased production and sales. In these articles the *office* is made the center. From it are issued the



instructions for all departments. To it is sent a record for each department, stating what is being accomplished. To it gravitate the innumerable details which make or mar the business. It is, therefore, of the greatest importance that the office, in order to function properly, secure efficient aid.

This book, *Applied Office Practice*, centers around the office. The theory of general office routine has been made as simple and as brief as is consistent with the nature of the subject matter. Emphasis has been laid upon the application of the theory presented, and upon such practical problems as may arise in any business house.

Experience has shown that the reason for a student's failure to exercise judgment in office situations frequently lies in the fact that he does not sense the business situations which underlie the office activities. With this in mind, the authors have attempted, in undertaking each new chapter, to equip the students with those essentials of business knowledge which should support intelligent office procedure. In other words, the *function* must precede the *form*. The student should see the need for performing office duties before he actually begins to build up office skills. His efforts will thus be more intelligent, his interest will be increased, and a healthy combination of business knowledge and office skills should result in increased powers.

The problems, themselves, have been gathered from a variety of sources and are an attempt to anticipate the difficulties which confront the average office worker; to point out the various kinds of work he may meet; and to give students practice in many kinds of work. The problems admit of choice and are graded to meet the needs of different mentalities. They are planned to cover a certain amount of time, but leeway is given so that the brilliant student may undertake more difficult problems, and the slower student may maintain a fair pace.

The authors have purposely placed in this book problems of different degrees of difficulty: some are extremely easy, others are unusually difficult. The thought here is that all levels of intelligence will be tested by problems which vary so much in difficulty.

In regard to the general questions, the authors realize that the answers cannot always be obtained by consulting the text. The



student must use his resourcefulness and consult other books; this practice will be of distinct benefit to him.

In the last analysis, it is not the possession of information which is the aim in teaching work of this kind, but rather the ability to find the information when it is required. In a broad sense, the purpose of this book, in keeping with modern trends in education, is to teach the student to think.

It is assumed that students who elect the course in Office Practice are those who plan their work along the usual commercial lines. Consequently, some knowledge of allied subjects is expected, and information available through one or more of these subjects will be drawn on freely. The work is planned to include the types of vocational service common to all kinds of business, rather than to emphasize any special commercial field.

No attempt has been made to develop character by the direct method, but numerous situations have been produced through which desirable traits may be developed.

To keep abreast of the most desirable changes in the conduct of the office phase of modern business is impossible except through the courtesy and help of executives in representative businesses. In the writing of *Applied Office Practice* their expert advice has been invaluable. Cuts and other illustrative materials which they have generously supplied have contributed largely to the value of this book.

We are especially grateful to Mr. C. B. McCann and to Mr. Herman Getz of the Western Union Telegraph Company; Mr. Roman Debes of the Radiomarine Corporation of America; Mr. S. H. Geller of the Postal Telegraph-Cable Company; Mr. V. P. Conroy of the National Air Transport, Incorporated; Miss N. Mae Sawyer of the American Institute of Filing; Mr. Horace M. Carleton of the New York Telephone Company; Mr. Harry H. Wilson of The Phoenix Mutual Life Insurance Company; Mr. Richard W. Hill of the American Institute of Banking; Mr. Newton D. Alling of the Irving Trust Company; Mr. Albert Firmin, Postmaster of Brooklyn, N. Y.; Mr. J. H. Williams of the Postage Meter Company; and to Mr. Charles R. Brockmann of The H. W. Wilson Company.

For their valuable criticisms and suggestions, we are also indebted to Mrs. Irving Levy, Instructor of Office Practice in the

Bay Ridge High School, Brooklyn, N.Y.; Miss Irene Keenan, Head of the Department of Secretarial Studies, Jamaica High School, Jamaica, Long Island; Mr. William C. Wallace, Head of the Department of Accounting and Law, George Washington High School, New York; and to Mr. Wilbur K. McKee, Instructor in Business English, New York University.

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## TO THE OFFICE PRACTICE INSTRUCTOR

In a classroom having ordinary equipment, it will be found impossible to have the entire class working at the same time on one type of problem. Students must work individually or in groups. Arrange the assignments so that there will be a logical sequence in the work of the groups. This will allow for periods of class review. In a class of thirty-five students, for instance, the week's work may be divided into as many as seven groups. At the beginning of the second week, make a shift in the type of assignment. Let each group do something new. For example, students who have been assigned to the mail-clerk's desk will now report to the telephone; those who have been working at the files will change to reference work. It is desirable that all office machines be in use every day, so that as many students as possible may gain dexterity in the mechanical processes.

Visit business houses for the purpose of securing first-hand information. The Telephone Company and certain large industrial plants will, on request, accommodate small groups accompanied by an instructor. If these visits are to be valuable, plan for an informal discussion before the trip and follow it by a more detailed discussion after the visit. In this discussion, talk over what has been learned from the visit and clear up any questions which may arise.

To show the practical application of the problems, assign students to actual school duties. Clerks in the public schools are usually very busy; opportunities for messenger service are great; report cards, programs, catalog cards, all give practice in alphabetizing and filing. There is always mail to sort and distribute. If the school supports a bank, students may be detailed as tellers to receive and list deposits, cash checks, and record the day's receipts. In the various stockrooms, students will be of inestimable use in recording, listing, counting stock, and issuing it on requisition. If there is a lunchroom, some students may act as cashiers, some as salesmen, and others, as supply clerks. The school store also requires help. Through

these activities they will become familiar with adding machines, duplicating machines, and various other types of office equipment. Students who show proficiency in stenography and typewriting may be assigned to teachers to take dictation and type letters.

The problems are sufficiently diverse to allow choice, and are so arranged that the rate of progress is largely an individual matter. There must be a certain minimum allotment for which all students are responsible, but a problem that may take an average student two or three days to complete may be finished by a bright student in one class period. If there is a problem allotment, there is no need for a bright student to wait for others to catch up. He is permitted to proceed immediately to the next problem in his budget.

A specimen of a student's problem checking sheet follows:

(Specimen)

PROBLEM CHECKING SHEET

For the month of November

(To be filled in by the pupil)

NOVEMBER

	3	4	5	6	7	10	11	12	13	14	17	18	19	20	21	24	25	26	27	28
Name								Problem Numbers												
Jones, Mary			53					51	11			25		5				94	80	
Carlson, Emma	74	42		61		91		1		21		13	51			31		56		
Oliver, Minnie		26		3			51				19		29		34		58		94	
Mason, Carrie	23			55			52				78			79				93		
Brown, Alice		10					51		74			28		8			50			38

A list of the problems with their numbers is placed on the bulletin board in the Office Practice room. Alongside this is placed an assignment sheet. This consists of an alphabetical list of the students and shows opposite each name the number of the problem which the student is working. Beside this is a checking sheet, as shown above, on which students enter, under the proper date, the numbers of the problems as they complete them. By looking at the list, the instructor can tell the number of problems completed by each pupil up to a given time.



**Schedule of general instructions to be given to each student**

Today you begin work in a business office. Work carefully and accurately. Hurried, careless work is of no value. Speed will come with time; concern yourself now with accuracy.

A certain number of problems will be assigned to you each week. You may do more than this required number. Where necessary, problems are preceded by directions for working. Follow these directions.

The sheet on which you answer your problem is called the work sheet. Make a carbon copy of all work sheets. On the top of each day's sheet write the following:

*Name*\_\_\_\_\_

*Date*\_\_\_\_\_

*Subject and Class No.*\_\_\_\_\_

*Section Room No.*\_\_\_\_\_

*Problem No.*\_\_\_\_\_

*Name of Problem*



# APPLIED OFFICE PRACTICE

## CHAPTER I

### RELATIONS WITH EMPLOYER AND FELLOW WORKERS

Every employé is in a position of trust and owes to his employers and to himself faithfulness to that trust. To fail in that trust is to lessen the chances for success at the very beginning of a business career. Honesty demands that you give your employer the full value of your time. Where many are employed, the waste of even five minutes becomes a serious matter. People otherwise scrupulous in their integrity sometimes show a tendency to rob an employer of his time. Loyalty to the company demands that as little time as possible be spent away from your work. Do not grumble and do not watch the clock.

Honesty and truthfulness are qualities of priceless value, and are the first considerations in advancement. Never manufacture excuses; frankness and truthfulness will pay you well. Be willing to acknowledge mistakes and profit by them.

Efficiency depends as much upon an earnest and orderly staff of men and women as upon ideal working conditions. Haphazard methods of coming and going, carelessness and thoughtlessness in the conduct of even a few people are a detriment not merely to those few, but to all. Develop habits of economy. Use with care all stationery, pens, pencils and erasers. See that electric lights are turned out when not needed, and that switches to electric power machines are cut off when the machines are not in use. Develop habits of neatness. Before leaving for the day, see that the top of your desk is cleared of all papers, and that you leave your

unfinished task in such order that no time may be lost when you resume work. In regard to clothing, dress neatly and plainly in a style adapted to business life.

Courtesy is the mainspring of all successful business. Courtesy manifests itself in business just so far as the employés live it each day. Dignity, respect, and care should be used in addressing fellow employés and officers. A careless word or an act of familiarity on your part may cause discredit to yourself and those associated with you. Courtesy should govern your behavior throughout the day, in the elevator, in the halls, in contact with your employer, your fellow workers, and visitors. Discourage the use of first names or nicknames in your relations with your fellow workers. Avoid loud conversation and all unnecessary noise during business hours.

Attend strictly to business during business hours. Do not telephone your friends, and discourage your friends from calling you on the office telephone. Do not waste time talking, reading books or letters, or writing. Do not loiter in the washrooms or locker rooms. On no account eat, except in the lunchroom. Refrain from cleaning finger nails, or arranging hair, or chewing gum in the office. Do not gossip, and never make personal comments about your employer, your fellow workers, or visitors. Above all, consider your salary a confidential matter between the firm and yourself, and at no time discuss it with your fellow employés.

The late Marshall Field of Chicago, one of the greatest merchants the world has ever known, set forth twelve points which he urged every individual who would succeed to remember:

- The value of time
- The success of perseverance
- The pleasure of working
- The dignity of simplicity
- The worth of character



The power of kindness  
The influence of example  
The obligation of duty  
The wisdom of economy  
The virtue of patience  
The improvement of talent  
The joy of originating

Your first position is important, for with it you enter a new world. This world may prove of intense interest and infinite variety, or each day may dawn only to increase the drudgery of the day before. Since no one desires to remain in a position which consists of a series of mechanical operations, or in a "blind alley" which leads nowhere, some preparation for your first position is necessary.

Whatever work you undertake will demand a certain routine, and will require your acquaintance with certain rules. In this book we hope to save your time and that of your future employer by clearing away some of the stumbling blocks that may beset your path, by putting sign posts along the road, and by mapping out for you the routine of service common to most types of business.

Consider this course your apprenticeship. Forget that you are in a school room. Remember that although at first your work may consist of filling inkwells, dusting office furniture, running innumerable errands, taking the brunt of hurried assignments, the future opens out along paths of active, intelligent service, any one of which you are fitting yourself to follow.

The success of your work depends upon your attack. The problems should be considered projects which you have undertaken to work out. Except for the purposes of instruction in some new point of theory, or the demonstration of the mechanism of a machine, you will be working independently, and, as each piece of work is completed, you will submit it to your instructor for checking. You must understand the method of procedure from the start, and measure



your own capabilities. In order to do this, it will be necessary to go slowly. Assume that the classroom is a business office; your instructor, the employer; you, the employé. Your work, your relationships, and your attitude must measure up to standards of excellence.

## CHAPTER II

### EVERYDAY FINANCE

**To the Instructor:** *The practical end, that which every individual should know, whether in business or not, is here emphasized: the value of a bank account, the method of opening such an account, the convenience and safety of a checking account, and the necessary care entailed. Simple problems are built around the details of everyday banking procedure:*

*Opening an account*

*Making out deposit slips*

*Writing checks*

*Keeping check book stub records*

*Indorsing checks*

*Reconciling the bank statement or pass book*

*Obtaining letters of credit and travelers' checks*

*Outlining budgets*

*Consult local banks regarding modern banking methods and procedure. Secure a supply of deposit slips, blank checks, notes, and other banking papers.*

*Much interest will be added to the work if you invite a representative from some bank to talk to your pupils.*

*The running of a school bank is a help in training students for business and in impressing upon them the value of thrift. In this way they will get real practice in banking.*

In every community the bank is the money center. Here deposits are received, loans made, and money and credit transferred. For our purpose, the banks of the United States may be classified as follows:

Commercial Banks

Savings Banks

Trust Companies

**Commercial banks**, when established under the supervision of the United States government, are known as national banks. When they are established under the supervision of the different states, commercial banks are known as state banks and conduct a business similar to that of national banks. The deposits in a commercial bank are subject to withdrawal by check. For the most part, these banks make short-time loans for commercial business purposes, discount negotiable paper, and make collections.

**Savings banks**, which are designed to promote thrift, afford a place where the investor of small amounts may deposit his savings and receive a moderate rate of interest. Savings bank accounts are not, ordinarily, subject to payment by check. The depositor may, however, withdraw cash from his savings account.

**Trust companies** were originally organized to act as trustees and administrators of estates, but gradually have included the services offered by commercial banks.

Your relation to the bank consists in depositing money with the privilege of drawing on that amount for necessary payments or investments.

### TERMS DEFINED

Concerning the bank and its relation to you and to the community, certain terms with which you must be familiar are frequently used:

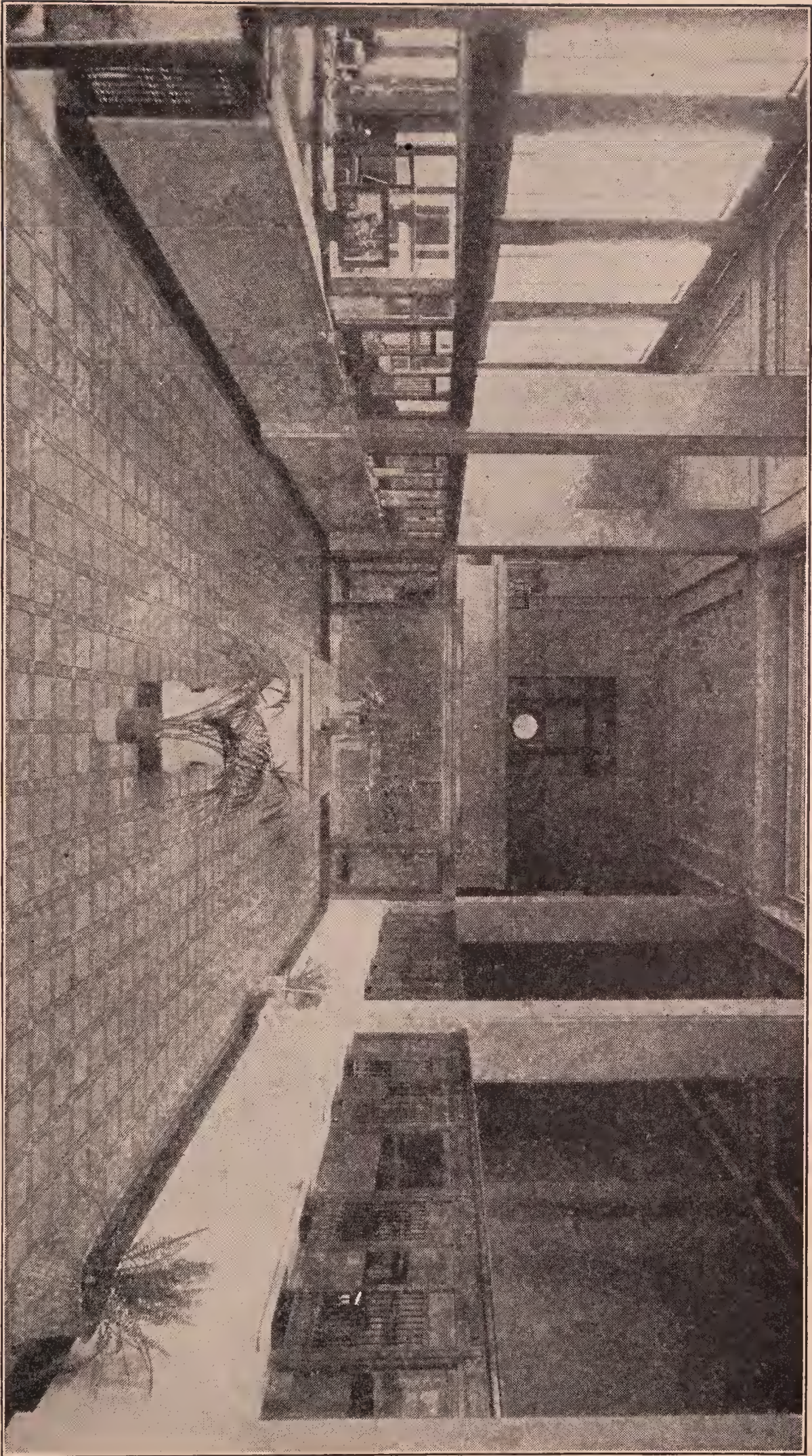
A **depositor** is a person, firm, or organization having an account with a bank.

A **deposit** is made up of any funds placed in the bank to the credit of the depositor. Banks deal with savings or thrift deposits, which are not subject to check, and with those deposits which are subject to check.

A **check** is a written order, addressed to a bank by one of its depositors, to pay to the person named therein a specified amount.

A **personal check** is the usual check drawn by an individual and carries with it only the personal guarantee of the drawer..





Interior of a Modern Bank



A **counter check** is a blank check provided by the bank for the convenience of a depositor who finds himself obliged to make a withdrawal without his check book. Such withdrawal should be promptly recorded by the depositor on the stub of his check book.

A **certified check** is a check which has been certified by the bank. This means that the cashier or the paying teller has written or stamped across the face of the check "Certified" or "Accepted," and signed his name. The amount of the certified check is immediately deducted from the drawer's account. A certified check

ROBERTS & ARTHURS WHOLESALE GROCERS		THE FIRST NATIONAL BANK		NO. <u>62</u>
CERTIFIED Payable through New York Clearing House if properly endorsed and if unaltered since issuance APR 9 1919 STUBENT TRUST CO. Do Not Destroy		OUR CITY		<u>April 9, 19</u>
		PAY TO THE ORDER OF <u>Forty-seven</u>		\$ <u>47.00</u>
				DOLLARS
		ROBERTS & ARTHURS		PER <u>John Smith</u>

Certified Check

is often required in transactions where an ordinary check is not considered sufficiently secure, such as the buying of real estate, the settlement of a mortgage due, and in any financial transaction where the equivalent of cash is necessary.

A **voucher check** is used by some business houses. It has a blank space on the face for filling in the special purpose for which the check is issued. For example: Rent of store, October 19—. The indorsement thus becomes a definite receipt for the particular bill which is paid by the check.

A **cashier's check** is an order on a bank signed by the cashier of the bank. To obtain such a check, you, as a customer of a commercial bank, would exchange your personal check for one issued by the bank. It is like a bank draft and, like a certified check, is employed when the security afforded by an ordinary check is likely to be deemed insufficient to enable it to pass in business transactions. Banks also use the cashier's check to pay their own bills.

The **maker** of a check is the person, firm, or organization that signs it.

The **drawer** is the person who draws or makes a draft or check.

The **drawee** (payor) is the person (bank) directed to make the payment on a draft or check.

The **payee** is the person, firm, or organization in whose favor the check or draft is drawn.

The **receiving teller** is the person designated by the bank to receive deposits.

The **paying teller** is the person designated by the bank to cash checks presented for payment.

An **indorsement** is the writing which is placed on the back of the check to transfer title or ownership.

The **pass book** is a book in which deposits are recorded by the bank. After you have presented the deposit slip and the deposit to the receiving teller, he will verify the deposit with the amount shown on the slip, and will enter the amount in a small book called the **pass book**, which he will return to you. The amount for which you have just received credit in the pass book will then be placed to your credit on the books of the bank.

## STUDENT TRUST COMPANY

NEW YORK CITY

To Our Correspondents  
Gentlemen:

January 2 19

*This Letter of Indorsement should be handed to you by*  
*Mr. L O Palmer*  
*who is the holder of our Circular Letter of Credit No 000000*  
*and whom we commend to your kind courtesies*

*Yours faithfully*

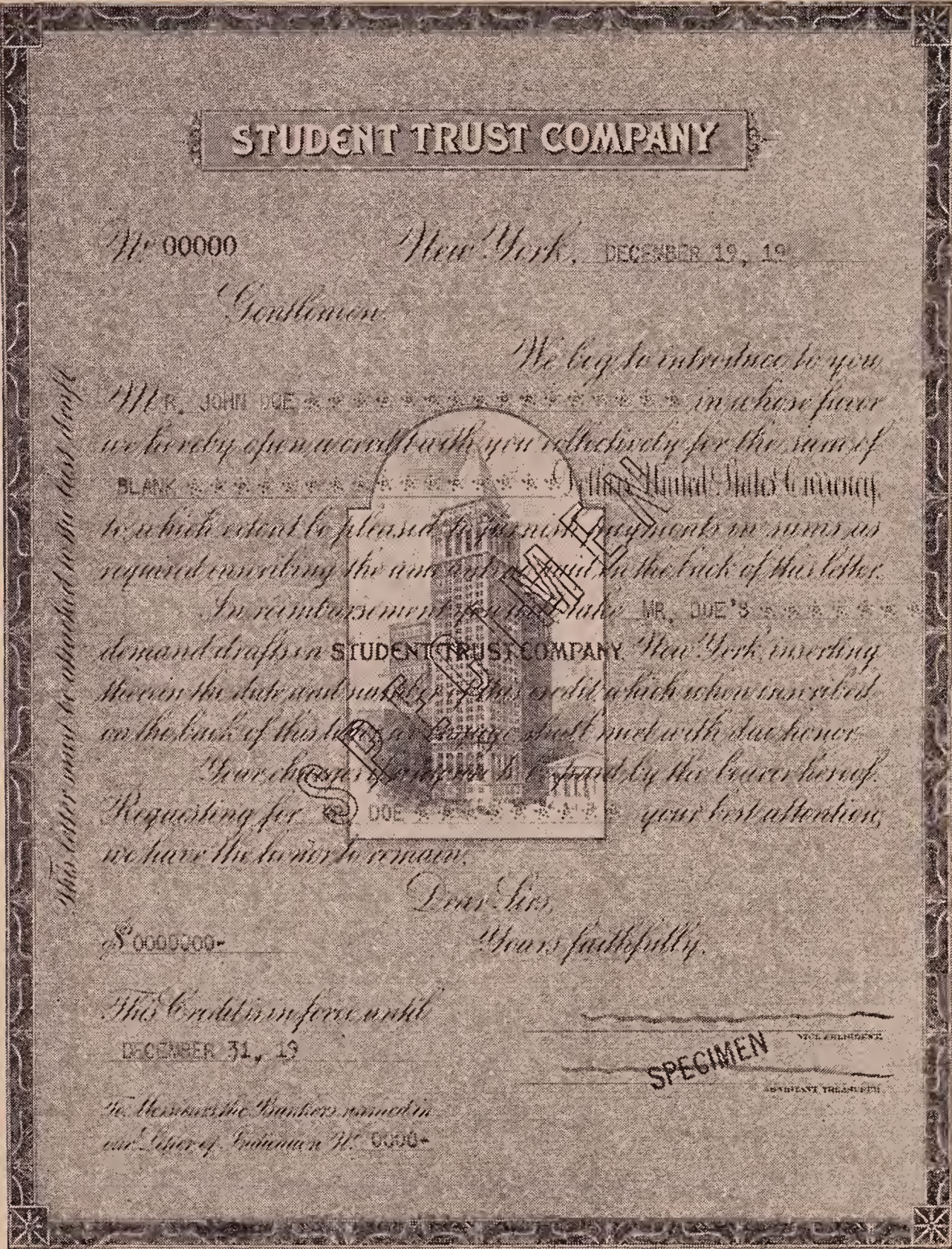
SIGNATURE OF BENEFICIARY  
*L O Palmer*

*Authorized Signature*  
VICE-PRESIDENT

THIS LETTER SHOULD BE KEPT SEPARATE FROM THE LETTER OF CREDIT.

Identification Slip for Letter of Credit





Letter of Credit — Front

A **deposit slip** is a memorandum of the exact deposit in coin, bills, and checks, which is given to the receiving teller with the deposit.

An **identification slip** is a sheet of paper or a card on which appears the signature of the holder of the letter of credit. On







**STUDENT EXPRESS COMPANY**  
ESTABLISHED 1841  
GENERAL OFFICES: 65 BROADWAY, NEW YORK

**PRINCIPAL OFFICES ABROAD**

AMSTERDAM	EDINBURGH	MARILA
ANTWERP	FLORENCE	MARSEILLES
ATHENS	GENOA	NAPLES
BERLIN	GLASGOW	NICE
BOMBAY	HAMBURG	PARIS
BREMEN	HAVRE	PEKING
BRUSSELS	HONG KONG	PIRAEUS
BUENOS AIRES	JERUSALEM	ROME
CAIRO	KOBE	ROTTERDAM
CALCUTTA	LIVERPOOL	SHANGHAI
CONSTANTINOPLE	LONDON	SOUTHAMPTON
COPENHAGEN	LUCERNE	ZURICH

**U.S. DOLLAR TRAVELERS CHEQUE**

**\$1000**

**Student Express Company**

**AT ITS PAYING AGENCIES**

**\$1000**

Pay this Cheque from our Balance to the Order of John Jones

**IN ALL OTHER COUNTRIES**

**AT CURRENT BUYING RATE FOR BANKERS' CHEQUES ON NEW YORK.**

**Five Dollars**

**Treasurer**

**1925**

**NO. 10,000,000 \$10.00 DATE 5/6/25**

**BY WHOM CASHED**

**MADE YOUR TRAVELLERS CHECKS AS YOU WOULD MONEY. WHEN CASHING FILL OUT CHECK COMPLETELY AND COUNTERSIGN**

A **draft** is an order drawn by one person on another for the payment of money to a third person. When the drawer makes the draft payable to himself, we have a two-party draft. It is generally payable at a bank or at some other financial agency.

A **bank draft** is an order drawn by one bank upon an out-of-town bank. It is used in making remittances from one part of the country to another when it is inadvisable to use an ordinary check. It is purchased from the bank upon payment of either money or check. It is usually drawn to the order of the purchaser, who, in turn, indorses it to the person or firm for whom it is intended.

A **time draft** is a draft which is payable after a certain stated time.

A sight draft is one which should be paid as soon as it is presented.

A bill of exchange is a draft payable in a foreign country.

A trade acceptance is a draft which originates



in the sale of merchandise. For example: On January 14, 19—, William Jones & Company, of 1200 Fifth Ave., New York, bought of Smith, Brown & Company, New York City, a quantity of

NO PROTEST  
Take this off before Presenting

809/4

\$150<sup>00</sup>/<sub>100</sub>

New York, May 5 19—

Pay to the

Order of STUDENT TRUST COMPANY

One hundred fifty and <sup>00</sup>/<sub>100</sub>

Dollars

Value received and charge the same to account of

To Frank Thomas

No. Albany N.Y.

John Jones

Sight Draft

hardware. The sale amounted to \$1000. The goods were sold with the understanding that payment was to be made on March 10, 19—. Before the goods were shipped Smith, Brown & Company wrote the trade acceptance which is pictured below.

No. 721

ON March 10<sup>th</sup> 19—

(DATE OF MATURITY)

One thousand

DOLLARS (\$1000<sup>00</sup>/<sub>100</sub>)

THE OBLIGATION OF THE ACCEPTOR HEREOF ARISES OUT OF THE PURCHASE OF GOODS FROM THE DRAWER THE DRAWEE MAY ACCEPT THIS WILL PAYABLE TO ANY BANK, BANKER OR TRUST COMPANY IN THE UNITED STATES WHICH SUCH DRAWEE MAY DESIGNATE.

TO William Jones & Co.

(NAME OF DRAWEE)

1200 Fifth Ave.

(STREET ADDRESS)

New York

(CITY OF DRAWEE)

DATE

PAYABLE AT

LOCATION OF BANK

NEW YORK N.Y. Jan. 14 19—

(DATE)

PAY TO THE ORDER OF OURSELVES

William Jones & Co.

(SIGNATURE OF ACCEPTOR)

BY Smith, Brown & Co.

(SIGNATURE OF DRAWER)

BY Harold Brown

Trade Acceptance

It will be observed that the goods were to be paid for on March 10, 19—. The acceptance was made payable to the order of Smith, Brown & Company as is indicated by the expression, "To

the order of ourselves." On January 14 this trade acceptance was presented to William Jones & Company, and they accepted it. They filled in the date, January 14, 19—, place of payment, Institute State Bank, and the location of the bank, New York, N.Y. They then signed the name, "William Jones & Company." It will be noted that across the middle of the trade acceptance there is printed the following statement:

"The obligation of the acceptor hereof arises out of the purchase of goods from the drawer. The drawee may accept this bill payable at any bank, banker, or trust company in the United States which such drawee may designate."

The acceptor acknowledges that he bought \$1000 worth of merchandise from Smith, Brown & Company on January 14, and that he is to pay for it on March 10.

This is very strong commercial paper. It is based on the actual purchase of goods. Such paper has greater value in the eyes of banks than has a promissory note or even an ordinary draft. This acceptance may be discounted in the same manner in which a promissory note may be discounted.

No. 49

90 days after date

ORDER OF Twenty five thousand OURSELVES

PAY TO THE New York N.Y. Jan 14

DOLLARS 25,000.00

For value received and charge

STUDENT TRUST CO. NEW YORK, N. Y.

740/00

Accepted 1-14-19

Authorized Signature

G. L. Jones & Co. Inc.

### Banker's Acceptance

A **banker's acceptance** is a useful way of transmitting large sums of money. In the transaction indicated above, G. L. Jones & Company, Inc. wished to send \$25,000 to Henry Webster of 29 Park Avenue, Los Angeles, California. The company did it in this manner: It took a banker's acceptance blank. This payment was not to be made immediately. It was to be made in 90



days. Consequently, G. L. Jones & Company wrote on the banker's acceptance or draft "Ninety days after sight pay to the order of ourselves \$25,000." The drawee here is the Student Trust Company. The amount of this acceptance is to be charged to the account of G. L. Jones & Company, who have deposited funds in the Student Trust Company. As soon as this draft was filled out it was presented to the bank for acceptance. The bank wrote on it:

*Accepted 04796 – June 2, 19—  
Student Trust Company  
Harry Snedecker Vice President*

G. L. Jones & Company now wrote the following indorsement on the acceptance:

*Pay to the order of Henry Webster,  
G. L. Jones & Co., Inc.  
G. L. Jones, Pres.*

The \$25,000 is now payable by the bank to Webster. The acceptance is mailed to Henry Webster, who discounts it at his bank. Webster's bank will not hesitate to discount an acceptance of a first-class bank. This paper, then, is better than a promissory note, a draft, or a trade acceptance. The expression "ninety days after sight" means that the acceptor agrees to pay the amount indicated 90 days after the draft is presented for acceptance. The draft was presented on June 1 and the bank accepted it on June 1; hence "sight," in this case, means June 1. The 90 days, then, are to be computed from June 1. The acceptance is payable by the bank on August 30.

<i>\$500<sup>00</sup>/<sub>100</sub></i>	<i>New York N.Y. June 19</i>	<i>19—</i>
<i>Three months</i>	<i>after date I promise to pay to</i>	
<i>the order of William Thompson</i>		
<i>Five hundred and <sup>00</sup>/<sub>100</sub></i>	<i>Dollars</i>	
<i>at Irving Bank 110 Broadway Office - N.Y. City</i>		
<i>Value received</i>	<i>George Smith</i>	
<i>No.</i>	<i>Due</i>	

Promissory Note



A **promissory note** is an unconditional promise in writing made by one person to another, signed by the maker, promising to pay on demand, or at a stated or determinable future time, a fixed sum of money, with or without interest.

A **straight note** is used when a man's net worth and business standing are such that the bank will lend him money without questioning his security. A bank will sometimes lend money on the unsupported note of the borrower. The bank will do this because it knows the man and has confidence in him. Besides this, he has been a successful business man, he has been a depositor for years, he has maintained a satisfactory balance, and

*\$5000 <sup>00</sup>/<sub>100</sub>* *New York, Jan 7 19—*  
*Sixty days* *after date I promise to pay*  
*to the order of Myself*  
*Five thousand and <sup>00</sup>/<sub>100</sub>* *Dollars*  
 at **STUDENT TRUST COMPANY**  
 BROADWAY AT PARK PLACE  
*Value received:*  
*No. 144/4 Due* *L. O. Palmer*

Straight Note

he has never overdrawn his account. The reputation of this man is such that the bank places confidence in his willingness and his capacity to pay the loan when it becomes due.

An **indorsed note** is used when the banker desires, in addition to the responsibility of the maker of the note, the added responsibility of some person in whom the bank has confidence, who will consent to indorse the note.

A **collateral note** is secured by: (a) Warehouse receipt, which means that the maker of the note pledges certain merchandise in warehouse, or (b) stocks or bonds, which means that the maker of the note pledges specific stocks or bonds.

A **negotiable instrument** is, therefore, any check, bill of exchange, draft, promissory note, or written security which is capable of being transferred by indorsement. In its widest sense, a negotiable instrument is any writing which is dated and signed

Demand Certificate of Deposit.	No.	<i>New York,</i> _____ <i>19</i> ____
	<i>Student Trust Company</i> has received from	
	_____ the sum of	
	_____ Dollars	
	in current funds, upon which the said Company will allow interest at the annual rate of	
	_____ per Cent. from this date, and on _____ will pay the like	
	amount in current funds, with interest, to _____	
	_____ or assigns,	
	upon the surrender of this Certificate, which is assignable only on the Books of the Company.	
	The right is reserved by the Company to reduce the rate or discontinue the payment of interest on this Certificate or pay the principal upon five days notice being given personally, or through the mail, directed to the address last recorded on the Books of this Company.	
\$ _____		
_____ Teller		

Certificate of Deposit — Negotiable

STUDENT TRUST COMPANY

No. *199* \_\_\_\_\_ \$ \_\_\_\_\_

*Brooklyn, N.Y.* \_\_\_\_\_

*Credit Demand Certificate of Deposit*

Customer \_\_\_\_\_

the sum of \_\_\_\_\_ Dollars

payable to order of \_\_\_\_\_

NON NEGOTIABLE

810/41

COUNTERSIGNED

APPROVED

Certificate of Deposit — Non-negotiable

by the maker and contains an unconditional promise or order to pay to another or to his order, or to bearer, a given sum of money either on demand or at some determinable future date.

A **certificate of deposit** is a receipt given by a bank for money deposited. It states that the amount named in the receipt has been deposited and that the amount may be withdrawn upon the surrender of the certificate properly indorsed. These certificates



may be negotiable or non-negotiable. Checks may not, however, be drawn against this kind of deposit. It is generally used for the purpose of depositing funds temporarily for safekeeping and usually bears interest.

A **safe deposit box** is a small compartment in a bank vault. Banks rent such boxes to persons who wish to keep valuable papers and jewelry safe from danger of loss by fire or theft.

A **voucher** is any instrument or writing in proof of the payment or receipt of money, or of other monetary transactions.

A **bond** may be either: (a) A long-time promissory note, or (b) a formal written agreement signed and sealed, which evidences the obligation of the maker to pay money, either absolutely or conditionally. Bonds come in two forms: registered and coupon.

**Honored** is the term used when the drawee (the one who is to accept or pay) accepts or pays (as required) a bill of exchange (draft) on presentation to him.

**Dishonored** is the term used when acceptance of a bill of exchange (draft) is refused on presentation, or when payment of a bill of exchange or promissory note is refused at maturity.

To **discount a note** is to obtain money for it before it is due. Interest is charged by the bank for this accommodation. This type of interest is called **bank discount**.

Individual  
Account

*L. D. Palmer*

To STUDENT TRUST COMPANY, NEW YORK

*Woolworth*

Office

Date

*March 7-*

19 —

Below please find my signature which you will recognize in payment of funds or the transactions of other business on my account. Checks will be drawn only upon your Office named above.

You are authorized to mail each month my statement and cancelled vouchers. If no exceptions are reported by the fifteenth of the following month the account will be considered correct.

Signature .....

*L. D. Palmer*

Identification Card — Individual





at the top of the slip under the heading, *Deposited By* and fill in the date. List separately each item of deposit, indicating the money as it is classified on the deposit slip.

**The indorsement of checks.** Before accepting for deposit the amount of a check received by you, or before

ROBERTS & ARTHURS  
WHOLESALE GROCERS

THE FIRST NATIONAL BANK  
YOUR CITY

NO. 287  
9-99

May 19, 19\_\_

PAY TO THE ORDER OF John Jones

\$20.00

Twenty and no/100 DOLLARS

ROBERTS & ARTHURS  
PER Samuel Peters

A B C D E F G

Parts of a Check

- |                                  |                       |
|----------------------------------|-----------------------|
| A. Name of payee                 | E. Signature of maker |
| B. Amount of check — written out | F. Clearing number    |
| C. Amount of check in figures    | G. Check number       |
| D. Wavy line to prevent raising  | H. The date           |

paying the amount called for, the bank requires two things: (1) A properly made out check and (2) a proper indorsement.

**Indorsing checks.** The place for the indorsement is the back of the check across the left end, just below the edge. The indorsement serves as a receipt from the payee to the bank. It also places obligation upon the payee for the amount of the check, so that, should the check be worthless, the bank will not be the loser.

The name in the indorsement should be written exactly as it appears on the face of the check. Should the payee's name be written incorrectly on the face of the check, he should first indorse as written, and then, underneath, make a correct indorsement of his name.

For example: Stewart L. Samson has received a check on which the maker has written his name as Stewart L. Sampson.

The indorsement should therefore read: Stewart L. Sampson, and underneath, the full name should be correctly spelled.

There are several forms of indorsement. For our purpose, the most important are:

*Harry Jones*

**Indorsement in Blank**

*Pay to the order of  
Frank Jones  
John Wilson*

**Indorsement in Full**

*Pay to the order of  
Students National Bank  
for deposit  
John Jones*

**Restrictive Indorsement**

The restrictive indorsement is often shortened into the following form:

*For deposit in  
Students National Bank  
John Jones*

**Regarding checks.** — 1. See that all parts of the check are written legibly.

2. Fill out the stub first, with the number of check, date, name of payee, amount, and the purpose for which the check is drawn, then fill out the check and carefully compare.

3. Use pen, never pencil, in writing checks. Some business houses use the typewriter for filling in all but the signature.

4. Never erase. Destroy a check on which you have made a mistake.

5. Never sign a blank check.

6. Do not write titles, such as Mr., Mrs., Miss, or Dr., before the name of the payee.

7. Never write only the last name of the payee preceded



by such title as Mr., or Mrs. The initials or the full name should be given.

8. Be sure that the amount shown in writing agrees with that expressed in figures. In case of a discrepancy, the amount expressed in writing is the amount payable.

No. <u>535</u>	DATE <u>Dec 3</u> 19__	AMOUNTS DRAWN	
FAVOR OF <u>N. C. Thomas &amp; Co</u>			
FOR <u>Groceries mo. of Nov.</u>		36	75
No. <u>536</u>	DATE <u>Dec 3</u> 19__		
FAVOR OF <u>Phoenix Mutual Life Ins. Co.</u>			
FOR <u>Premium Policy #633575</u>		113	72
No. <u>537</u>	DATE <u>Dec 4</u> 19__		
FAVOR OF <u>American Red Cross</u>			
FOR <u>Contribution</u>		5	-
STUB NO. 3		TOTAL CHECKS DRAWN	
		155	47

Check Book Stub — Showing Withdrawal

DATE 19__		DEPOSITS	BALANCE BROUGHT FORWARD
<u>Dec</u>	<u>3</u>	<u>A. P. Ryan</u>	<u>3</u> 276 21
	<u>4</u>	<u>C. J. Anderson</u>	193 42
		<u>Int. Blair note</u>	69 71
			60 -
		TOTAL DEPOSITS	3 599 34
DEDUCT CHECKS DRAWN, NOS. <u>535, 536 + 537</u>			155 47
		BALANCE FORWARD	3 443 87

Check Book Stub — Showing Deposits

9. Keep your canceled checks. They are lawful receipts and may prove serviceable.

10. Regularly reconcile your balance in the check book with the balance shown by the bank statement.

11. If a check which you have issued is lost, communicate with your bank immediately. Report the number of the check, the date, and the name of the person in whose

favor it is drawn. Request the bank to stop payment upon such check.

12. Cash checks promptly.

As it is important, at times, that you should know the different items that make up a certain deposit and their amounts, after filling out the deposit slip, see that a careful copy of it appears on the stub of the check book.

THE BANK'S RESPONSIBILITY  
TO YOU

**Balancing a bank account.** The bank issues a formal statement showing the deposits which have been made, the amount of withdrawals, and the balance. The bank sends with this statement all canceled checks, notes, drafts, and other vouchers which it has paid for the depositor since the last statement was issued. Some banks do not issue formal statements. In this case, you must leave your pass book periodically with the bank to be balanced.

The bank will verify and total the deposits made since the last balance, subtract the total of all checks paid for your account for the same period, and bring down the new balance. The pass book, together with the canceled checks, will then be returned to you.

**Reconciling the statement.** On November 1, 19—, you received from your bank a statement of your balance. This statement showed a balance of \$698.31. On examining your check book you found the balance to be \$498.31. Obviously, there was a difference of \$200.00. This difference was accounted for by these two facts:

No. 3567			
Oct. 27, 19—			
H. C. Hunsford	1540	75	
Purchase of			
Stock			
No. 3568			
Oct. 27, 19—			
W. Hyams	75	—	
Salary			
No. 3569			
Oct. 28, 19—			
Robert Williams	143	50	
Commission			

Check Book Stub —  
Company



1. There was an outstanding check for \$150.00.
2. Your check book failed to show the record of a deposit of \$50.00.

When these two facts were taken into consideration you were able to reconcile your check book balance with the balance indicated on your statement from the bank. The steps to be taken in reconciling these two balances are indicated in the reconciliation form.

## KEY

CM — CREDIT MEMO  
ND — NOTE DISCOUNTED  
CL — COLLECTION  
IN — INTEREST  
EC — ERROR CORRECTED  
RT — RETURNED ITEM  
CC — CHECK CERTIFIED  
DM — DEBIT MEMO  
EX — EXCHANGE  
LST — TOTAL AS PER LIST

James R. Henry  
106 West 168th St.  
New York, N.Y.

IN ACCOUNT WITH

# STUDENT TRUST COMPANY

23 West Street

New York

DATE				CHECKS	DATE	CHECKS	DATE	DEPOSITS
					BALANCE FORWARD		Sep 30	659.82
1	Oct	1DM	515.00-				Oct 2	459.78
2	Oct	4DM	975.00-				Oct 3	474.96
3	Oct	7	1,235.00-				Oct 4	2,467.10
4	Oct	9	4.85-				Oct 14CM	1,145.60
5	Oct	9	108.69-				Oct 17CL	8,250.00
6	Oct	11	8.56-				Oct 22	730.00
7	Oct	14DM	1,101.63-				Oct 25	10.80
8	Oct	16	85.00-				Oct 25	360.00
9	Oct	16	41.15-				Oct 26CM	2,189.88
10	Oct	17	8,373.75-				Oct 30	500.00
11	Oct	24	150.00-					
12	Oct	25	124.55-					
13	Oct	26	200.00-					
14	Oct	29	523.45-					
15	Oct	29	1,200.00-					
16	Oct	31	1,900.00-					
17	Oct	31	3.00-					

Oct 31, 19--BALANCE	698.31
---------------------	--------

RECONCILIATION

BALANCE FROM STATEMENT			\$	698	31
OUTSTANDING CHECKS					
No.	AMOUNT				
329		150			
Total Outstanding Checks				150	
Which Deduct From					
Balance Shown Above					
BALANCE			\$	548	31

Balance as per Stub of Check Book . . . . .	\$498.31
Deposits Credited by Bank not on Check Book. .	\$ 50
(If Any)	
Total	\$548.31

PROCEDURE

- 1. Compare checks with statement. Sort them numerically or by date and compare with check book stubs.
- 2. List outstanding checks and deduct the total from the statement balance.
- 3. Compare deposits on statement with deposits on check book.
- 4. Add to balance in check book deposits or other items (e.g., interest on deposits) which do not appear in balance in check book.
- 5. If, after doing the above, your statement balance does not prove with your check book balance, consult the bank officers.



## SYSTEMATIC SAVING

Money is deposited in a savings account in much the same way as in a checking account. The signature card must be filled out with the name and the address of the depositor in order that the proper record of the account may be kept. A pass book is given in which information is recorded concerning deposits, interest earned, and any withdrawal of money.

Money earned for the use of money is called *interest*. Leaving the original sum in the bank and allowing the interest to accumulate will increase the earning capacity from year to year. The interest that results from this process is called compound interest.

Assume that we deposit \$1000 in a savings bank. Let us suppose the rate of interest to be 4%, compounded quarterly. At the end of three months the bookkeeper computes our earned interest — \$10. We now have \$1010 which is earning interest. At the end of the second three months' period our interest earned is again computed. This time we earned \$10.10. We now have \$1020.10 earning interest. At the end of the third three months' period we will have earned \$10.20. Our original \$1000 has now grown to \$1030.30. The interest we receive from this process is called compound interest.

Systematic saving enables one to accumulate capital and to prepare for emergencies. It is only ordinary prudence to set aside a certain proportion of one's income for the necessities of life and a certain proportion for investment and saving. This apportionment of income is called **budgeting**.

Individual and family budgets are built on a percentage basis. A certain proportion of the whole amount is laid aside for food; for shelter, which includes rent or taxes, interest on mortgages, upkeep of the home and other expenses of a similar nature; for operating expenses, which include such running expenses as gas and electricity; for

clothing, service, education, recreation, church and charity, investments, and health.

Business firms find budgets invaluable in that they help to increase profits by stopping unnecessary expense, by guarding against unsystematic ways of doing things, and by providing plans on which to base expenditures. Through the budget, the year's total required revenue may be estimated and the apportionments scheduled and classified. The budget meets fluctuation in business by providing funds to pay bills as they come due and by so scheduling payments that the demand for money will never exceed the amount on hand.

To be specific, we shall consider the case of a large department store. The staff is divided into groups: personnel, sales, advertising, delivery, stock, receiving, clerical, and building. In each department there is a manager with his subordinates. Each manager submits an estimate of his requirements for the coming year, both for maintaining his department at its existing standard, and for any improvements or expansion he may desire. Each estimate is carefully studied and revised by the directors in consultation with the manager. All the estimates are then combined by those persons making the budget. In addition to this combined estimate, the budget-makers must take into account the fixed charges, interest on the firm's indebtedness, and other expenses, as well as proposals for entirely new departments, especially if they entail borrowing. This finished budget must receive the approval of the heads of the firm, and it is then used as the working plan for the next year.

The value of a budget lies in the fact that, by its use, individuals, families, business firms, and governments plan for their needs instead of leaving expenditures to chance. This planning eliminates the difficulty of never knowing until it is too late whether or not there is money enough for all legitimate purposes.



## GENERAL QUESTIONS

1. How does a bank help the community?
2. What are the reasons for depositing money in a bank?
3. How is money paid out when deposited in a bank?
4. Describe how a checking account is handled.
5. How does a bank aid people who need money in business?
6. If you have money invested in goods, stocks, or bonds, how can these best be used when you need cash?
7. What use is made of traveler's checks and letters of credit?
8. Describe how a checking account may be opened at a bank.
9. What is the chief purpose of a savings bank?
10. If you inherited \$500.00, in what type of bank would you place it? Why?
11. For what is a deposit slip used? A pass book?
12. What is an indorsement?
13. You have certain checks which are to be taken to the bank, after indorsement. What is the safest way to indorse them?
14. Why should checks be dated? Numbered?
15. Give a reason for a discrepancy in your bank balance.
16. Upon learning that a check you have issued has been lost, what should you do?
17. What are certified checks? How do they differ from ordinary checks?
18. What is a bank draft? A promissory note?
19. Why is a canceled check considered a valid receipt?
20. What is a budget? What is its value?

## PROBLEMS

## I. Check making.

1. Write a check to Ames Engraving Company for \$52.18 in payment for engraving done for the school magazine.
2. Write the payee's indorsement in blank; in full.
3. Write a check to Henry A. Mayer for \$328 in payment for printing the school monthly magazine.
4. Mr. Mayer wishes to deposit this check in the First National Bank. Write his restrictive indorsement.

**II. Balancing an account.**

Your checking account has been credited with the following deposits:

Dec. 1	\$283.43	Jan. 1	228.00
Dec. 15	75.00	Jan. 22	27.50

On Dec. 1 there was a balance on hand of \$200.

Against this account the following checks have been drawn:

No. 50	\$ 3.50	
No. 51	73.00	
No. 52	6.00	
No. 53	9.00	not returned with statement
No. 54	25.00	
No. 55	17.00	
No. 56	70.00	
No. 57	10.00	
No. 58	50.00	
No. 59	19.50	not returned with statement
No. 60	3.57	
No. 61	15.00	payment stopped because of loss of check
No. 62	70.00	

Balance this account.

**III. Comprehensive problem.**

The customers to whom the goods were sold (on pages 13 and 14) send their checks in settlement.

1. Take blank checks drawn on the Student Trust Company, provided for on page 244, and imagine yourself, in turn, each one of the customers. Make out their checks.

a. Fill in the check form. Number the checks. Vary the dates, using any days of last month between the 10th and the 20th.

b. Sign the checks, using the customers' names, omitting any title prefixed to the name. (Where a married woman's name is not known, her husband's name prefixed by "Mrs." may be used.)

2. Take the ledger sheets showing the accounts of these customers and credit the accounts with the checks.

3. Record the receipt of the seven customers' checks on the check book stub of Brown and Wallace, showing balances.



4. Indorse for deposit the checks received from Mrs. James M. Ferris, Mrs. Mary A. Robinson, and Mrs. Roy L. Babcock.

5. Make out for Brown and Wallace a deposit slip, dated the 21st of last month, covering these three checks, \$227 in bills, and \$58.45 in coin.

6. Brown and Wallace receive from their bank a statement showing their balance on the last day of last month, together with a record of deposits made and checks charged for that month. The checks drawn in favor of The Eureka Mfg. Co., Providence, R.I., and Douglass, Washburn and Co., Reading, Pa., in settlement of invoices 575 and 584 (pages 254 and 255) are still outstanding. What is the balance as shown by the bank statement, taking into consideration the cash deposit of Question 5?

#### IV. Budget making.

A. Make a yearly budget for yourself. You are not living at home. You are earning \$24 a week.

Allow 55% for your shelter and food.

Allow 20% for your clothing (including laundry and repairing).

Allow 15% for recreation, education, and health.

Allow 10% for savings.

B. Using the apportionments of Problem A, work out a monthly budget.

C. 1. Make a yearly budget on your income of \$3120.

Allow 50% for shelter, operating expense, and food.

Allow 20% for clothing.

Allow 15% for advancement.

Allow 15% for savings.

2. What will your weekly apportionment be?

D. 1. For each of the incomes indicated above, compute the percentage which is allocated to savings, clothing, operating expense, and advancement.

2. What will the weekly apportionment be for food, shelter, and operating expense on an annual salary of \$2400? \$3600? \$4800?

3. If the cost of food, shelter and clothing becomes lower, what changes would probably be made in the budget estimates suggested above?

E. The following budget plan may help you in making up your own estimates. As the cost of living varies considerably in different sections of the country, these figures are merely suggestive. However, they do represent actual experiences and also come within the range of statistics on living costs.

Monthly Income Number in Family	\$100 1	\$150 1	\$150 2	\$200 3	\$200 4	\$250 4	\$300 4	\$400 4
<i>Shelter</i>	25	37.50	36.00	50.00	50.00	62.50	75.00	100.00
Rent								
Taxes								
Int. on Mtge.								
Upkeep								
<i>Food</i>	30	45.00	30.00	40.00	40.00	45.00	54.00	72.00
<i>Clothing</i>	20	30.00	24.00	32.00	32.00	40.00	45.00	60.00
<i>Advancement</i>	15	22.50	21.00	28.00	28.00	35.00	39.00	52.00
Church								
Charity								
Education								
Health								
Recreation								
Travel								
<i>Savings</i>	10	15.00	16.50	20.00	20.00	30.00	42.00	60.00
Life Insurance								
Savings Account								
Investments								
Permanent Home								
Equipment								
<i>Operating</i>	..	....	22.50	30.00	30.00	37.50	45.00	56.00
Gas								
Electricity								
Telephone								
Service								
Ins. other than								
Life								
Replacements								
<i>Total Income</i>	\$100	\$150	\$150	\$200	\$200	\$250	\$300	\$400



## CHAPTER III

### THE TELEPHONE

**To the Instructor:** *After class lessons on the proper use of the telephone, and an explanation of the various directories and the different kinds of services have been given, numerous practical exercises may be devised.*

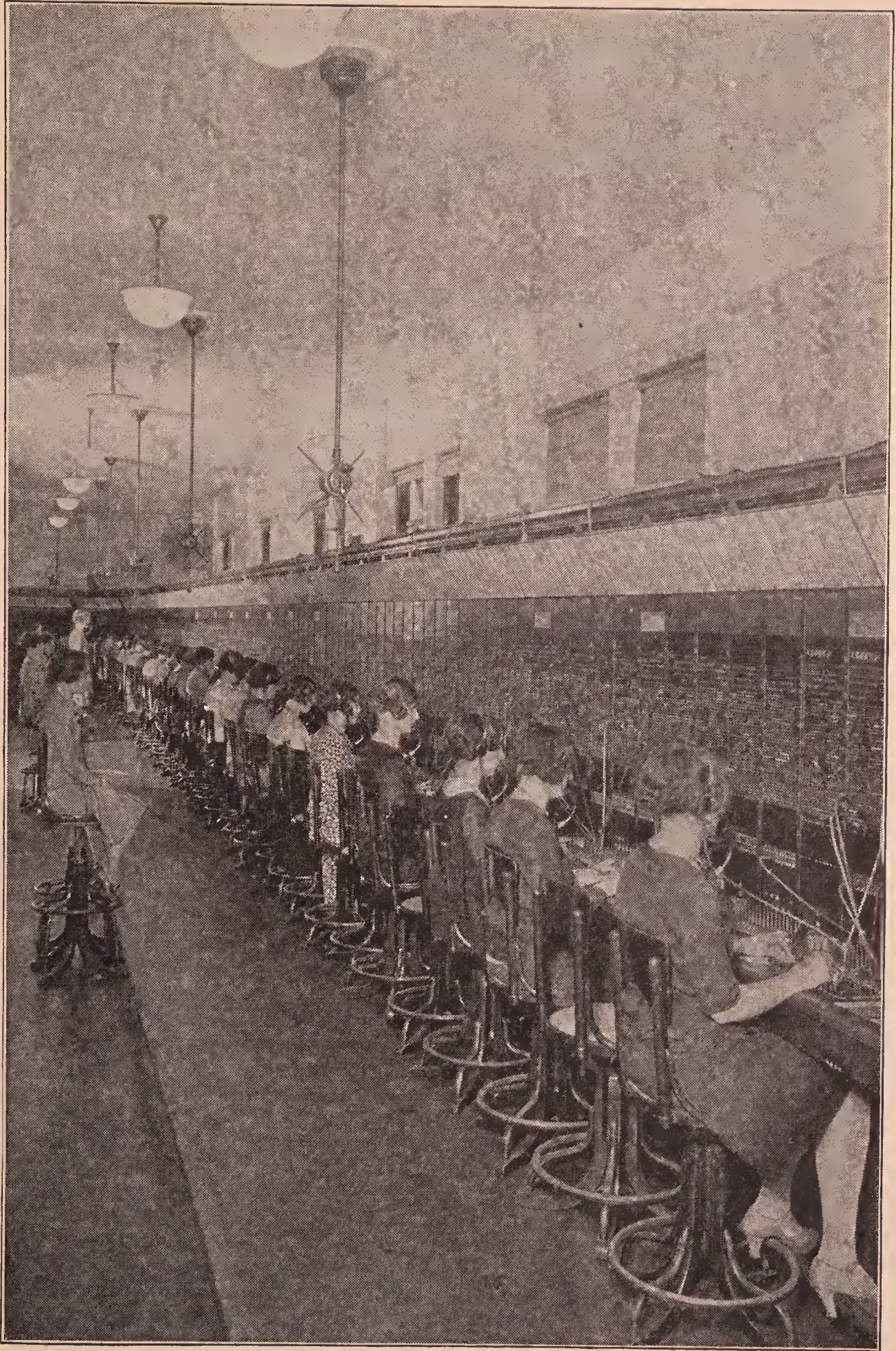
*If the school building is served by a private branch exchange switchboard, extension telephones may readily be installed in the classroom and calls made from one to the other, the connections being made by the regular switchboard attendant. Otherwise a small cordless type of private branch exchange, with several extensions, may be installed in the classroom.*

*Arrangements for the installation of any necessary equipment may be made with the telephone company, whose suggestions in this matter will be found helpful. If desired, the company will send a representative to a session of the class to demonstrate good telephone usage and to answer questions.*

*Students should be given turns at the telephone in groups of three: one to act as the operator; one, the person calling; and the other, as the person called. While any two students are thus engaged, the rest of the class may act as critics, giving suggestions for improvement, or commendation. Different groups should be chosen until all have taken active part. The students in each group should rotate so that each has an opportunity to give calls and to receive calls.*

*The telephone directory used in the office practice class should be the local directory. In the case of large cities which have more than one directory, the classroom should be provided with copies of each kind: local, suburban, and classified. Students should become acquainted with these directories. They should be assigned lists of names in order that they may gain facility in locating quickly and accurately the telephone numbers of business houses and individuals. They should make use of the classified directory in order to become familiar with its arrangement and special usefulness. In smaller cities the classified directory is often included as a section of the general directory.*





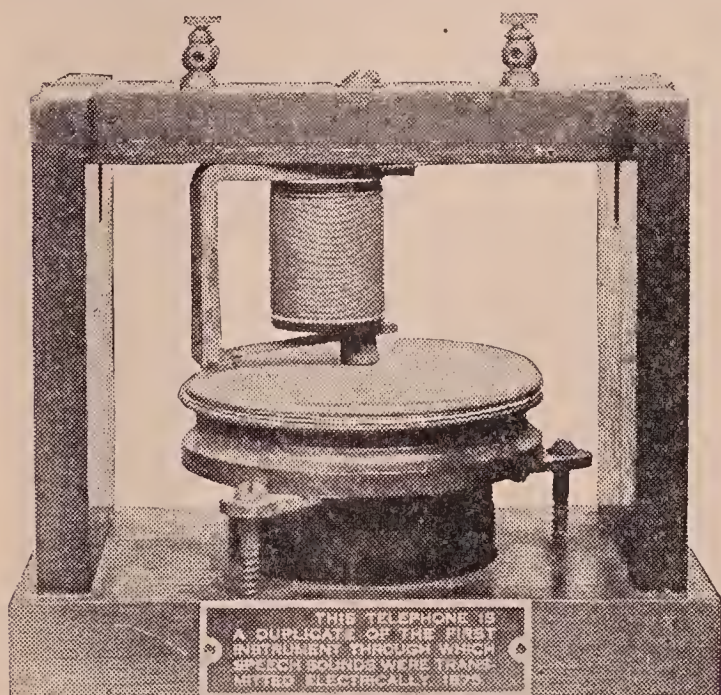
Central Telephone Office — Manual Type



*The front pages of the directory will be found of great practical value. They describe the use of the directory itself, explain how to make the various kinds of out-of-town calls, give rates on toll and long distance calls, and, in short, provide information on all the usual matters connected with telephone use and relations with the telephone company.*

*The general plan of the work should familiarize students with all ordinary procedure: speaking directly, speaking for another person, receiving messages, handling the switchboard, understanding different types of calls, using the directories with intelligence. The work should correlate with civics, with English, and with certain other*

*phases of the office practice work with which this volume deals — telegrams and cablegrams, filing, and handling the mail.*



**The First Telephone Instrument**

mitted through this instrument, telephone communication has expanded and developed until it has become not only nation-wide, but continent may now talk with continent by the combined use of land wires and radio. In fact a recent advertisement states:

YOU CAN NOW TALK  
from your home or office telephone  
to the LEVIATHAN  
MAJESTIC \* \* \* \* OLYMPIC  
HOMERIC  
at sea

**The universality of the telephone.** There is no tool of communication more commonly and universally used than the telephone. Although it is little more than fifty years since speech was first trans-

indicating that from the home or office telephone, direct conversations can be carried on with passengers aboard these steamers while at sea. The web of wires stretching across the continent, and the accessibility of the instrument in remote places have associated manufacturers and tradesmen in a world market.

No matter in what office you are employed, you will find a telephone. It may be your business to place and answer calls, to send and receive messages, and to perform a variety of other duties through its use. Your duties may be direct — taking orders from customers, adjusting difficulties, answering queries, relieving your executive of as much of the routine business as you can. You may be merely an intermediary between your employer and his business contacts. Either way, every telephone connection that you make is an opportunity to make a friend or an enemy for your firm — to create a positive or a negative impression. The following general information is essential, therefore, by way of introduction to an important feature of business practice. Your value to business and personal progress in it depend in no small part on the intelligent use of the telephone.

### DIRECTORIES

**The telephone directory.** The names of telephone subscribers in any general locality are listed alphabetically in a directory, with the telephone number following each name or each name and address. The telephone company supplies a copy of this directory to each telephone subscriber in the locality. New telephone directories are issued periodically — in the case of large cities approximately once every six months — so that the listings may be kept up to date. The directory makes it possible to find numbers quickly and to place the calls for them accurately.

The first step in starting a telephone call is to consult



the directory to make sure that you will call the correct number. There are two reasons for this suggestion — the changes and additions made in each issue of the directory, and the fact that memory often plays us false in the matter of numbers.

It is a wise practice to keep a special alphabetical list of the names and telephone numbers most frequently used. These lists may be attached to the desk or to the wall so that they are easily accessible. They should be revised from each new issue of the directory, and any change of number indicated at once upon them. A list of this character is a great timesaver, as it is difficult to remember a long list of numbers, and constant reference to the directories is an irritating and slow process.

If you cannot find the desired number in the latest issue of the proper directory, ask the central office operator for *Information*. When this operator replies, give her the name and the address of the desired person and ask for the number. For example: "Will you please give me the number of Mr. John Doe, 46 White Street?"

The information operator does not put through the connection. After you have noted the number, make the call in the usual way.

The following illustrations show how listings appear in the New York City directories:

Barnes Wm J 145 E 45.....	LE xingtn	2-5227
Barnes Wm R 710 W End av.....	RI versde	9-3821
Barnes Wm S books 229 W 29...	LA ckwana	4-1768
Barnes H N Co brkrs 33 Nassau...	HI tchek	4-0600
Barnet Tag Co 126 W 13.....	CH elsea	3-3064
Barnett A 784 Frankln av.....	PR ospet	9-2672
Barnett A L antiques 129 E 57.....	PL aza	3-1464
Barnewall H G 285 Longwood av...	IN tervale	9-6393
Barney C E lwyr 15 Broad.....	HA novr	2-1080
Barney's Dairy 1063 Flshng av.	WI lliamsbrg	5-0082

In addition to the telephone directory of a large city, a directory in which are listed the subscribers located in the *suburbs* of that city is provided.

Here, for example, is shown part of a page of listings from the directory giving listings for the sections adjacent to New York City:

Wray Geo C r 297 Merick rd.....	Rock Cen-33-J
Wray Julia Miss r First Nck la.....	Southamp-331
Wray Leslie W r Harvard av.....	RockCen-2022-M
Wrede F H r 42 Daisy av.....	FloralPk-1252-W
Wreith Fred r Ketcham.....	Lindhst-383
Wren James E r 82 Davidson pl.....	RockCen-1869
Wrench Jos r Clocks blvd....	Amityvil-657
Wrenn Geo L r First Nck la.....	Southamp-361
Wreszin Benj r 467 Oakland av.....	Cedrhst-5157
Wright G A r 111 Lakeside dr.....	Rock Cen-8181

In large cities, there is also a *classified* telephone directory, either separate or as a section of the regular directory, in which are listed persons and firms dealing in the various types of service and merchandise which the city affords. Accountants, physicians and surgeons, dentists, lawyers, and mercantile firms are listed alphabetically under their several classifications. For example:

### Stationery

Reid Charles 4 Depot sq.....TU ckaho-1551

### Steam Fitters

Montovelli Mark 99 Fillmore Yonk.Nepperhan-2865  
Smith Daniel J 395 Main.....WhitePls-427

### Steamboats

Hudson River Day Line Indian Pt....Peekskl-2520  
Hudson River Day Line Pub Dock....Yonkers-4653  
Lower Hudson Steamboat Co  
Lower Dock.Osning-2602-W

### Steamship Agencies

Avolio Peter M 45 Rose.....NewRoch-2320  
Bambace N 27 Main.....WhitePls-2424  
Brennan Steamship Agency  
225 Greenwich av.Grenwch-1216  
Cesario A 51 S Main.....Pt Chest-1349-J

**Telephone numbers.** A telephone number is made up of two general parts — a central office designation and the line number of the telephone. The letter J or R or M or W, which you sometimes find following the line number, ordinarily indicates that the person is served by a *party* line; that is, shares the line with one or more subscribers. You will see examples of this in the foregoing illustration of listings in a suburban directory.

There are several plans in use in different communities to designate central offices as parts of telephone numbers. The plan used in any locality depends on what will provide



the greatest convenience and speed of service under the local requirements and conditions.

In many places — Buffalo, for example — each central office has a distinguishing name. There you find such a number as TU pper-1423, “TU pper” being the central office designation. In some other places — Albany, for example — the central offices are numbered, the designation being a numeral, such as “4,” so that the telephone numbers in the Albany directory appear as in the following illustration:

Purple C E, r, 218 Whitehall rd.....	4-9284
Purrott Irving, r, 426 Sheridan av.....	3-2573
Pursen Harry, r, Stop 25 Schtdy rd.....	6-0341
Putnam Archie C, r, 78 Herkimer.....	4-1609
Putnam Edward V, r, 26 Lindberg av.....	4-2353
Putnam Fred R, r, 217 Madison av.....	3-8255
Putnam Kittie, r, 98 Central av.....	3-1037
Putnam Martha, r, 45 Dongan av.....	4-9690
Putney Katherine Mrs, r, 223 Western av.....	6-1000-W
Pyper Emmet J, r, 822 Washington av....	6-0147-R
Pyrke B A, r, 29 Euclid av.....	6-4306

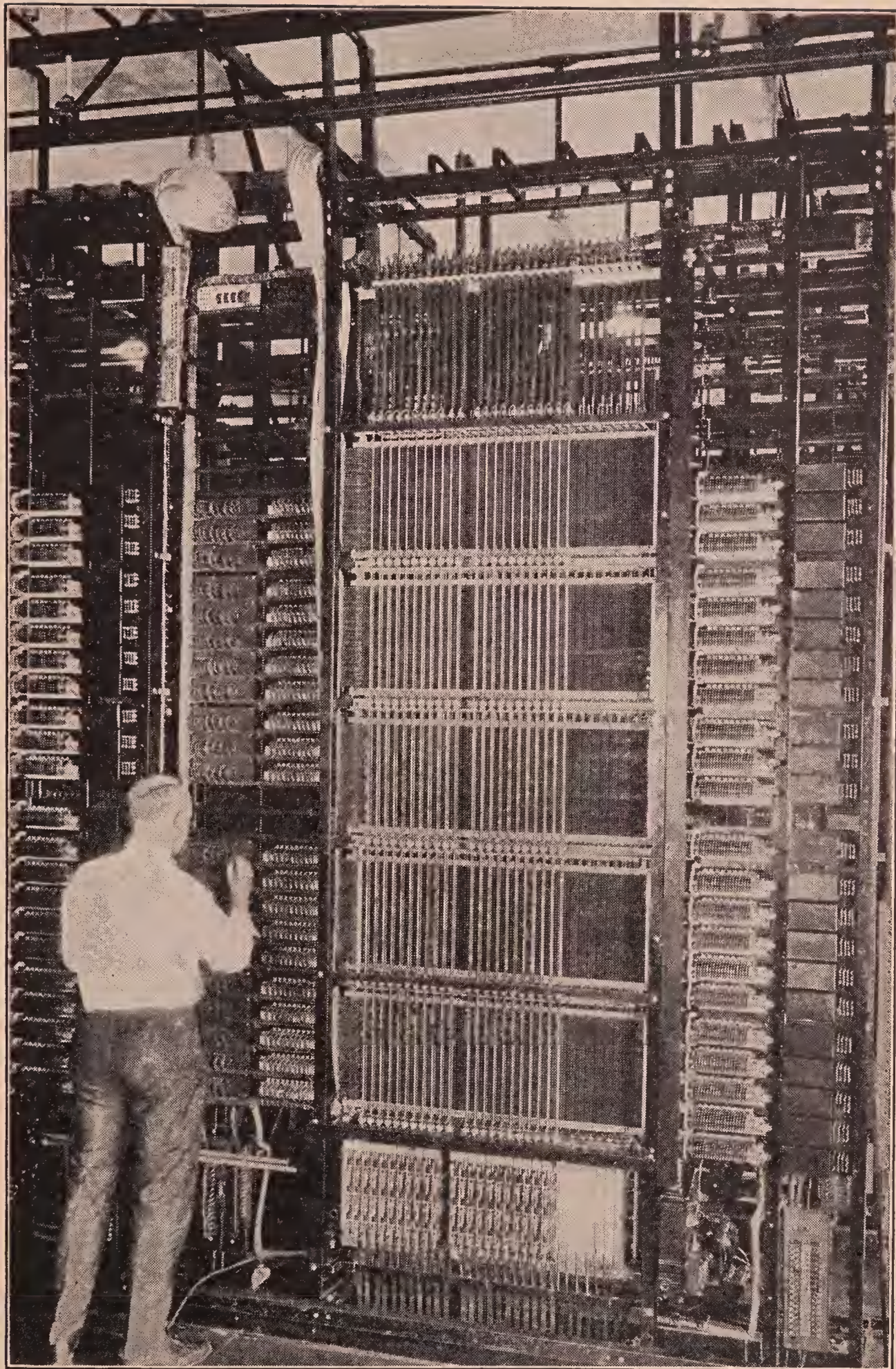
Another plan is such as is found in New York, as shown by the illustration in this chapter. There each central office designation includes both a name and a single numeral, as “WO rth 2,” so that a complete telephone number would look like this: “WO rth 2-7324.”

When you see, as in the directories for New York and other places, more than the first letter of each central office designation printed in capital letters, this means that part or all of the telephones in that locality are dial telephones. In places, such as Albany, where a single numeral is used as a central office designation, this also means that the local telephones are operated by dial. How these capital letters and numerals are used in dial telephone service is explained in a later section of this chapter.

## TWO TYPES OF TELEPHONES

**Placing calls by voice.** In placing calls by voice, give each call distinctly in a normal tone. At all times, when speaking by telephone, the lips should be about half an inch





Part of the Dial Equipment in a Central Station in New York City



from the mouthpiece. Give first the central office designation, then after a brief pause give the line number, and then the party line letter, if there is one. If a number ends in two ciphers, use the word, "hundred"; if it ends in three ciphers, use the word "thousand." Following are examples of the proper way to place calls by voice. The longer dashes indicate where slight pauses should be made.

WO rth 2-7324	"Worth-two (pause) seven-three — two-four"
Bay Shore 0012	"Bay Shore (pause) oh-oh — one-two"
Main 0678-R	"Main (pause) oh-six — seven-eight — R
Hamilton 7800	"Hamilton (pause) seven-eight — hundred"
Hastings 9000	"Hastings (pause) nine-thousand"
New Rochelle 10267	"New Rochelle (pause) one-oh-two — six-seven."

Do not hang up the receiver if you reach a wrong number. Move the hook slowly up and down to attract the operator's attention, and when you receive her answer, repeat the number.

**The dial telephone.** Dial telephones are now in extensive and increasing use. The operation of a dial attached to the telephone directs mechanical apparatus in the central office, so that local calls are placed without the aid of an operator. The dial system does not do away with young women operators, because they are still necessary to handle out-of-town calls, answer information inquiries, and render special assistance. In fact, telephone growth continues at such a rate that the extension of the dial system only avoids as rapid an increase in operators as would be needed with the manual system.

On the outer edge of the dial, as you will see by the accompanying picture, are ten openings, showing in red the numbers 1, 2, 3, 4, 5, 6, 7, 8, 9, 0. In addition, in the larger cities, the openings from 2 to 9 bear, in black, all the letters of the alphabet, except Q and Z. The letters appear in groups of three in each of these openings, each three letters being in their usual alphabetical order. The opening containing the figure for zero also contains the word, *Operator*.

**The dial code.** In places where central offices have names, the office designation is indicated for dialing purposes by an abbreviation, or code. This code is shown by the way the number appears in the directory. The first two or three letters of each central office name are printed in capitals. These letters are the code.

In New York, and in some other localities, where the central office designation includes both a name and a numeral, the first two letters of each office are in capitals. These, with the office numeral, form the dialing code. For example, the code for the central office in New York named *WO rth 2*, is *W-O-2*.

**Placing calls by dial.** There is nothing complicated about the use of the dial telephone. Here, however, as in calling by voice, careful attention to a few simple rules is important.

Before attempting to make a call on the dial telephone, first look in the telephone directory to obtain the correct number, unless you are absolutely certain of it. Be sure that the number is in your local service area, because a different method is followed in calling points outside that area. You can ascertain this by noting whether the number appears in the local directory listings, or whether the central office designation is shown in the list of local central office districts, in the front of the directory.

Suppose, for example, you are calling BR yant 9-3146, in New York. From the way this is printed, you see that the dial code is B-R-9. Accordingly, you are to dial B-R-9 — 3-1-4-6.



**Finger Plate of a Dial Telephone**

The number card occupies the center.



1. Lift the receiver from the hook and listen for the dial tone — a steady humming sound.
2. Keep the receiver off the hook while dialing.
3. When you hear the dial tone, place your index finger in the hole in the dial in which the letter B is seen.
4. Pull the dial around — in the same direction the clock hands move — until your finger strikes the finger stop.
5. Remove your finger and, without touching the dial, let it return by itself to its rest position. This return movement of the dial transmits the electrical impulses which guide the central office apparatus in dispatching your call.
6. Proceed in the same way with the letter R, and with the figures 9, 3, 1, 4, 6, in order.

If calling a number with a party line letter, dial the same way as provided above, followed by the letter at the end of the number.

If you should have any trouble in dialing a call, you can secure assistance by dialing *Operator*.

**Ringing and busy signals.** Whether placing a call by voice or by dial, there are two helpful signals which will indicate the progress of the call.

One is the ringing signal. It consists of repeated *bur-r-ring* sounds, lasting a few seconds each. It tells you that the connection has been made and that the bell of the called party is being rung. Give the person you are calling sufficient time to get to the telephone.

The other is the “busy” signal — a rapid *buzz-buzz-buzz*, quicker and louder than the ringing signal. It tells you that the called telephone is busy. Hang up as soon as you hear this signal, and place the call again after a few minutes.

### DIFFERENT TYPES OF OUT-OF-TOWN CALLS

**Station-to-station call.** This is an out-of-town call on which you are willing to talk with anyone who answers at the called telephone. You call or dial the operator and give her your own number and the name of the city and the

number you want to reach, and she will make the connection for you.

**Person-to-person call.** This is an out-of-town call in which you specify a particular person, a particular department of a business, or a particular private branch exchange telephone. Call Long Distance, or dial the Long Distance number as given in the front of the directory, and give the details of the call to the operator, as for instance: "I want Chicago, Dearborn 5000, Mr. John Brown," or "I want New York City, Mr. E. J. Jones, at No. 17 West 73rd Street," or "I want Cleveland, Main 3000, Extension 106." Person-to-person calls cannot be made to nearby out-of-town points unless otherwise indicated in the directory.

**Appointment call.** This is a person-to-person call, the order for which specifies a definite time at which the one calling desires to talk with the person called.

**Messenger call.** This is a person-to-person call to one who does not have a telephone and to whom a messenger is sent to call him to a telephone.

**Rates.** The rates applying to these various services are indicated in the front pages of the directory. Reduced rates for evening and night service apply to station-to-station calls but not to person-to-person calls. On all types of person-to-person calls described above, a limited charge, known as a *report charge*, may apply if the called telephone is reached but the particular person desired is not available and a report made to the caller to this effect.

**Sending telegrams by telephone.** Telegrams, cablegrams, and radiograms may be filed by telephone with either the Western Union Telegraph Company or the Postal Telegraph-Cable Company. To do this, call the operator in the usual way and ask for whichever of these companies you desire. The telegraph charges will appear on the monthly telephone bill. If the telegram is telephoned from a public coin box telephone, the charge is deposited in the coin box.



As an aid to accuracy and speed, the telegram should be written out before asking the operator to connect you with the telegraph company. When the Company replies, state, "I want to send a telegram." After you have dictated the message to the telegraph recording operator, it should be put in the office files for record and reference purposes.

**Emergency call.** This is a call for help. Call or dial the operator, give her your number and say:

"I want a policeman."

"I want to report a fire."

"I want an ambulance."

If you are compelled to leave the telephone before the desired station answers, tell the operator the nature of the emergency and where help is needed, and ask her to make the call. No charge is made for emergency calls.

**The private branch exchange.** A private branch exchange, commonly known as a *P.B.X.*, is a telephone switchboard installed on the premises of a subscriber — for example, in a business office, manufacturing plant, department store, hotel, apartment house, or large residence. This switchboard is connected with the central office by means of lines, called central office trunks. The subscriber's various telephones served through this switchboard are known as extension stations. By means of the switchboard, incoming calls over the central office trunks may be distributed to any telephone connected with it; and any such telephone may be connected with the central office for the purpose of making outgoing calls. The switchboard also permits one extension to call another without passing through the central office.

There are both manual and dial private branch exchanges, both cord and cordless types. In the cordless board, used where the amount of service is not large, connections are made by means of keys.

For more extensive service, switchboards which use



cords to make connections are widely used. For the large private branch exchanges the equipment is much the same as that used at manual central offices.

Switchboard operation is not complicated, but skillful service at a busy board requires not only exact knowledge of how to operate it, but also training of eye, ear, and voice to produce accuracy and speed. At boards where there are



**Small Cordless or Monitor Switchboard, Operated by Keys**

periods when many calls must be handled, successful operation calls for constant alertness and steady nerves. In all switchboard work, as in the use of the telephone itself, courtesy is a necessity for practical reasons as well as for pleasant relationships.

In populous centers and sections a large proportion of the telephone calls pass through private switchboards, at one or both ends of each call. Hence the service rendered by attendants at these boards has an important part in



determining the quality of telephone service generally. The telephone company, therefore, seeks to coöperate to the fullest extent in the training of *P.B.X.* attendants employed wholly or in part for switchboard service by the various business concerns. In large communities it conducts training schools for this purpose, welcoming oppor-



One-position Private Branch Exchange of the Cord Type, with Dial

tunity to instruct employés sent to it by these concerns or to assist employers in obtaining trained attendants.

**Telephone contacts.** There are a number of telephone workers and agencies with whom you will have more or less frequent voice contact:

Private branch exchange attendant  
Central office operator  
Special operator  
Long distance operator

Information operator  
Business office  
Repair service



*Private branch exchange attendant.* This attendant establishes connections between extension stations, and between extension stations and the central offices, for the purpose of completing incoming and outgoing calls.

*Central office operator.* This operator establishes connections between one telephone or private branch exchange and other telephones or private branch exchanges served by the same central office or by different central offices.

*Special operator.* Because of the ever-increasing number of subscribers, the many changes of subscribers from one address to another, and the many removals of others to distant points, it is impossible to keep telephone directories completely up to date. If your call cannot be completed because the number has been changed or the telephone disconnected, it will be routed to a special operator who will ask, "What number did you call, please?" She has records which are revised daily, and will give you a new number or report a disconnection.

*Long distance operator.* This is the operator who handles your person-to-person calls to out-of-town points beyond the suburban area of the city in which you are located. Call or dial this operator and give the details of your call. Listen for her to repeat the details. Hold the receiver, unless told to hang up, as many long distance calls are put through almost as quickly as local calls.

*Information operator.* This employé assists you when the telephone number you want cannot be found in the directory.

*Business office.* If new service is desired, or if you wish to arrange for removal, discontinuance of service, adjustment of accounts, or directory listings, apply to the nearest Business Office (as shown in the directory) by telephone, letter, or personal visit.

*Repair service.* In case your telephone is out of order, call or dial Repair Service (as shown in front of the directory), and explain clearly what the difficulty is.

## TELEPHONE COURTESY

It cannot be too often stated that the impression of your employer and of his firm which the public receives is through telephone communication. Skillful use of the



telephone may be responsible for the success of an enterprise; awkward, discourteous, or inefficient use may be responsible for failure.

Many telephone conversations are pleasant affairs, easily consummated. Others are more difficult. Whatever the nature, put yourself in the place of the one who is making the call. Neither interrupt nor argue. Listen carefully, talk courteously, and supply the information, or correct the trouble as promptly and as satisfactorily as possible, never forgetting that the purpose of any telephone conversation is to transact business.

Answer the telephone promptly. Answer with the name of your department and your name. This will identify you. Speak directly into the telephone, with the lips not more than one-half inch from the mouthpiece. Avoid answering with indefinite words, such as, "Hello?" or "Yes?" Avoid closing with such vulgarisms as, "Bye-bye," "O.K.," "All rightie." For example:

Your bell rings. You answer, "Rug Department, Mr. Baker speaking," or "Mr. Baker's office." The one calling replies, "This is Mr. Wood, of Curtis and Sons." The conversation can then proceed without unnecessary delay.

The voice is most important, for it reflects your mood. You may not be conscious of this, but the one whom you are addressing is. The vice-president of a large business is quoted as stating that the voice of a person, speaking for his or her company to a customer over the telephone, is as important as that of a prima donna or an actor. It takes no more effort or time to assume a pleasant voice than one that is impatient, mechanical, rude, indistinct, or disagreeable. Use an ordinary conversational tone. A loud tone of voice is more difficult to understand than a modulated one, and a loud tone interferes with those near you.

The telephone company issues these directions to its employés:

*Enunciation* — Prevents misunderstanding.

Speak directly into the transmitter, clearly and distinctly, giving proper form to all the sounds which make up every word or number.

*Rising Inflection* — Sustains the sound so that it reaches the hearer clearly.

Raise the voice (questioning tone) on the last digits of numbers.

*Tone of Voice* — A pleasant tone makes service courteous and personality attractive.

Listen attentively and note carefully. Make written notes, if necessary. Always have a pad and pencil at hand, to eliminate delay. Do not make it necessary for the speaker to repeat through inattention on your part. Get names and addresses as quickly as possible. This is necessary before you can give accurate information. Addressing the speaker by name creates a pleasant impression and puts the discussion on a more friendly basis.

Talk simply and clearly. Avoid using technical terms. Avoid long, involved sentences. Answer questions directly. If it is impossible to grant any request because of a firm's ruling, give a clear, simple explanation of the reason for your refusal. If you cannot answer a question without consulting records or some other employé, tell the speaker frankly that it may take a few moments and ask that the wire be held. If the matter will take some time to investigate, say so. Ask for the telephone number and state that you will call back as soon as possible. Be sure to call promptly when you have the desired information. If, however, further delay is necessary, make a statement to that effect.

Throughout all conversations be polite, courteous, and prompt. Keep uppermost in your mind the thought of service, but do not promise anything that you cannot fulfill. In closing a conversation, be sure not to hang up the receiver until the speaker has done so.

Consider yourself one of the cogs in a great machine —



an important one. You are charged with the responsibility of speaking to great numbers of people who call up the firm by whom you are employed, and who form their impressions, partially at least, from your manner of reply. You are in honor bound to speak, not as you may feel at the moment, but as the management would have you speak for it. Make a point of observing the following obvious courtesies:

1. Such care in asking for a number as one would use in addressing a letter.
2. Such promptness in answering a call as one would give to keeping a personal appointment.
3. Such courtesy as one would show in making or receiving a business or social call.
4. Such clear, correct speech as one would use in the face-to-face transactions of the most important business.

In general, remember that the accuracy and speed of telephone service depends in part on yourself, and that the voice has untold power in creating attitudes of mind and in securing or failing to secure responses. Our manners interpret us to the world around us. Be sure that your voice adequately conveys to others your courtesy, your efficiency, and your willingness to serve. Have curiosity enough to take the trouble to get information and generosity enough to be willing to give it. Be eager, alive, hopeful — always finding something to wonder at and to learn more about.

#### GENERAL QUESTIONS

1. Why is it important to answer the telephone promptly?
2. Why should the caller remain at the telephone after placing a call?
3. Mention a telephone call which you have made. Give the number. What is the first thing which you did? Tell carefully step by step exactly what happened before you began your conversation.

4. Explain the difference between a local and a long distance call.
5. What different types of long distance calls are listed in the telephone directory? Describe them.
6. Explain the meaning of *coin box*, *busy signal*, and *audible ringing*.
7. In your employer's absence, what procedure will you follow in receiving a call for him?
8. In what ways are the dictograph, the telautograph, and the telephone similar?
9. What do the terms Rector, Nevins, and Riverside (or equivalent terms in your own city telephone book) mean to you in connection with the telephone service?
10. What is the meaning of the letters J, R, M, and W, which follow the number in some instances? Why not in all instances?
11. What do the letters *P.B.X.* stand for? Explain the meaning of this term.
12. Why are not all names that appear in the regular telephone directory shown in the classified telephone directory?
13. A call to Edwin Robinson of Filene's store, Boston, is what kind of call?
14. A call to Filene's store, Boston, is what kind of call?
15. Under what conditions are you justified in calling Information Operator?
16. Which costs more: a person-to-person call or a station-to-station call? Why is the former so popular?
17. To whom should you report complaints regarding service rendered by an operator?
18. What is meant by an emergency call?
19. How can you tell from the listing in the telephone directory whether a person has an individual or a party line?
20. How may the telephone be used in connection with the sending of a telegram? What care should be exercised?
21. What does telephone courtesy demand of you?
22. Differentiate between an individual line and a party line. Give the advantages and the disadvantages of each.
23. How does a classified directory differ from the ordinary telephone directory?
24. Why, in the case of some directories, does more than the first letter of the central office name appear in capital letters?



## PROBLEMS

## I. General telephone directory.

1. Look up and list the names and telephone numbers of ten business and professional men whose telephones are listed under the same central office name. How do you know that they are business or professional men?

2. Indicate the way your telephone number, if you have one, should be expressed. If you do not have one, use the telephone number of some friend, giving name and address.

3. List the telephone numbers for the following. Arrange in two parallel columns — name in first column, telephone number in second

- a.* Your family physician
- b.* Your dentist
- c.* Railroad stations in your city
- d.* The nearest savings bank
- e.* The nearest commercial bank
- f.* Post office
- g.* Health Department
- h.* Police Department
- i.* Fire Department
- j.* The nearest department store
- k.* The nearest theater

4. Prepare an alphabetized list of twenty firms or persons to whom frequent telephone calls are made from your home (or would be made if you had a telephone). Such a list will be convenient for ready reference.

## II. Classified telephone directory.

1. List in alphabetical order the names of ten physicians, each name beginning with a different letter of the alphabet. Give also the address and telephone number of each.

2. Give the same regarding:

- a.* Ten department stores
- b.* Ten lawyers
- c.* Ten dealers in automobile sundries
- d.* Ten druggists
- e.* Ten printers

3. You need a hectograph ribbon for immediate use on your typewriter. There is no one available who can be sent out for it and you cannot go yourself. You must therefore telephone for the ribbon. How can you get the name of the nearest stationery store? Under what heading will you look? How will you know that you have the name of the *nearest* stationery store?

4. Call the stationery store and ask that a hectograph ribbon be sent to your office at once C.O.D. Give name and address of your employer.

### III. Use of the office switchboard.

NOTE. Divide the class into an *A* group, a *B* group, and a *C* group. *A* is responsible for the initial request, *B* for the reply, and *C* to act as operator.

1. *a.* Call the box office of the leading theater in your city. Inquire whether or not orchestra seats are available for the following Saturday matinee. If so, ask the price.

*b.* The box office replies that it has a few three and four-dollar seats left, and that if seats are desired, purchase should be made at the box office at once.

2. *a.* Call the stationery department of your leading department store. Inquire the price of Shannon files.

*b.* The department store replies that it does not carry Shannon files. It offers a substitute.

*c.* If the price is reasonable, order two to be sent C.O.D. Give your name and address.

3. *a.* Call your bank. Request that payment be stopped on your check No. 545 for \$120 made payable to John E. Smith. The check has been lost.

*b.* The paying teller replies that a telephone request is not sufficient. It must be confirmed in writing.

4. *a.* Call the office of some typewriter company. Ask for the repair department. Request that a repair man be sent at once to the office of your firm (here give the name and address) to repair four typewriters.

*b.* The repair department inquires what the difficulty is and gives the approximate time when the repair man may be expected.

5. *a.* Call the Lost Property Office of the company operating your street railway system. Report the loss of an umbrella (describe the umbrella). Give the route name of the car, its



destination, tell where and when you boarded the car and where you left it. Give your name, address, and telephone number.

b. The company replies that no umbrella answering the description has been turned in. It will notify you if it receives the umbrella.

6. a. Telephone to the Railway Express Agency, Inc., in your city, asking them to call for two packages which are to be sent to Chicago. Give your address, and ask when you may expect the expressman to call.

b. The Railway Express Agency, Inc., replies that it will send a man — .

7. a. Order from your local dealer in typewriting supplies, 1 dozen blue-black Star brand record typewriter ribbons; 1 box Multi-kopy carbon paper, size  $8\frac{1}{2} \times 11$ . Ask that the articles be sent immediately and charged to your firm's account.

b. The dealer replies that he has no record of any charge account in your firm's name and that he cannot open new accounts by telephone but will send the articles C.O.D.

8. a. You have not received one of the new telephone directories. Report this to the business office and ask that a copy be sent to you at their earliest convenience. Give name, address, and telephone number.

b. The office replies that the book will be sent at once.

9. a. Call up one of your leading department stores. Ask for the department of knitted goods and sweaters. Give particulars for the sweater you wish — size, color and weight. Inquire about prices. If satisfactory information is given you, order two sent C.O.D. Give your name and address.

b. Make appropriate replies.

#### IV. Detailed conversation.

1. The Rubber Products Co. of 183 Fulton Ave., your city, has men on the road building up trade and selling to retailers. Roger Graham, one of these men, is in the town of ———. He has not received instructions from the home office as to where he is to report next. Assume that you are Mr. Graham. Call up the home office and get the desired information.

2. The home office replies to you (Mr. Graham) telling you to make an appointment by telephone with John Anderson of ———,

—, a prospective buyer, and to proceed there at once. Call up Mr. Anderson and arrange a time convenient for both to meet.

3. After making the appointment, call up Austin and Bennett of the town where the meeting is to take place. Tell this firm that you expect to be in town the following day and will take this opportunity to adjust a matter of damaged goods that has been needing attention for some time.

4. Upon meeting the firm of Austin and Bennett, you find that the claim is serious. Austin and Bennett state that the goods delivered were not as represented and that they have lost money as a result. They request reimbursement to the extent of \$200. Call up the home office for instructions.

5. Report the result of your conference with Mr. Anderson.

V. Fill out the following memorandum:

\_\_\_\_\_ 19\_\_

Mr. \_\_\_\_\_

Address. \_\_\_\_\_

Telephone No. \_\_\_\_\_

telephoned you today at \_\_\_\_\_ o'clock. He wants you to call him at \_\_\_\_\_, about \_\_\_\_\_ o'clock.

He left this message:

(Signed) \_\_\_\_\_

### GENERAL PROBLEMS

1. Certain merchandise purchased and paid for some days ago, from one of your local department stores, has not been delivered. Call up the department store and ask to be connected with the proper person or department for adjusting this matter.

2. You desire to telephone Mr. H. A. Rogers who lives at 150 Riverside Drive. You know from a previous call that his telephone number has been changed. What will you do?

3. You are leaving town for the summer. Your home will be closed for two months. Your mother has asked you to attend to the matter of having telephone service suspended during that time. Whom will you call? (This request should be confirmed by letter.)



4. From a window of your home you have just seen a heavy truck collide with a grocery delivery wagon. The driver of the latter has been hurled to the street. What should you do?

5. You cannot find in the directory the telephone number of a person you wish to call. You are sure she has a telephone. What will you do?

6. You wish to speak with Mr. Charles E. Price of Farrell, Wallace & Co., in a city which is reached by long distance telephone. How will you proceed?

7. At 4 A.M. you discover that your neighbor's house is on fire. What two telephone calls would you put in?

8. Find in the Suburban Telephone Directory the telephone number of some friend. What will be the charge for a ten-minute conversation? How will you get this information?

9. You wish to speak with a friend who has only recently had a telephone installed. Her name, accordingly, does not appear in the telephone directory. How can you learn her number?

10. You think that you are not receiving the service to which you are entitled. To whom should you refer the matter?

11. Your telephone bell does not ring. What should you do?

12. Call up Frank Allen of Allen & Stone, Philadelphia, and ask him to attend a conference on the Robinson Patent matter, at the office of your employer at 2 P.M., a week from today. Assume that Mr. Allen is not in when you call. Leave the message with his secretary and ask that Mr. Allen wire a reply as soon as possible. What kind of call is this?

## CHAPTER IV

### MAIL AND CORRESPONDENCE

**To the Instructor:** *Although the ordinary office practice room will not admit of an elaborate layout for incoming and outgoing mail, one long table should be set aside and known as the mail clerk's desk. On this desk should be placed pad, pencil, clips, certain unopened letters, scales, sorting trays, rubber stamps, letter opener, and stamp affixer. In addition, the ideal equipment will provide for an addressing machine, a folding and sealing machine, a mail-o-meter, a clock-dating machine, and a waste basket.*

*Certain reference books are needed and certain schedules and blanks. The United States Official Postal Guide contains everything necessary. This guide may be secured from the Superintendent of Documents, Government Printing Office, Washington, D.C. For classroom purposes, a postal guide, not of current date, will suffice, and this may be secured on request from many large business firms which have discarded this issue for a new one.*

*Leonard's Express and Parcel Post Rate Book and Shipping Guide, published by G. R. Leonard & Co., Inc., 15 East 26th Street, New York, specializes in parcel post, express, and freight, and may be used to advantage.*

*Have on hand, for practice exercises, specimen money order blanks, both domestic and foreign. Certain schedules issued by the post office, such as the Transit Time-Letter Mail, and the foreign mail dispatches, are easily accessible and valuable for problems.*

*All letters and envelopes written in the typewriting classes may be employed. In addition to these, provide a number of fictitious letters, addressed and sealed, preferably of various weights, and packages properly wrapped and ready for mailing, also of different weights.*

*Encourage students to contribute letter material. Some of this material will provide inclosures. All such material must be placed in proper envelopes, sealed, and stamped, in order to give it an appearance of reality.*



**Equipment.** The handling of mail in a small office is a simple matter. In a large office, however, the work is so complicated that a special technique has to be developed. A study of the layout of one of the larger mail rooms, together with a list of equipment required, will enable you to understand the method of operation. A mastery of the operations which take place in a large mail room will enable you to adapt your knowledge to any mail room situation.

In the mailing department of F. G. Jones & Company, the following conditions affecting the handling of incoming mail exist.

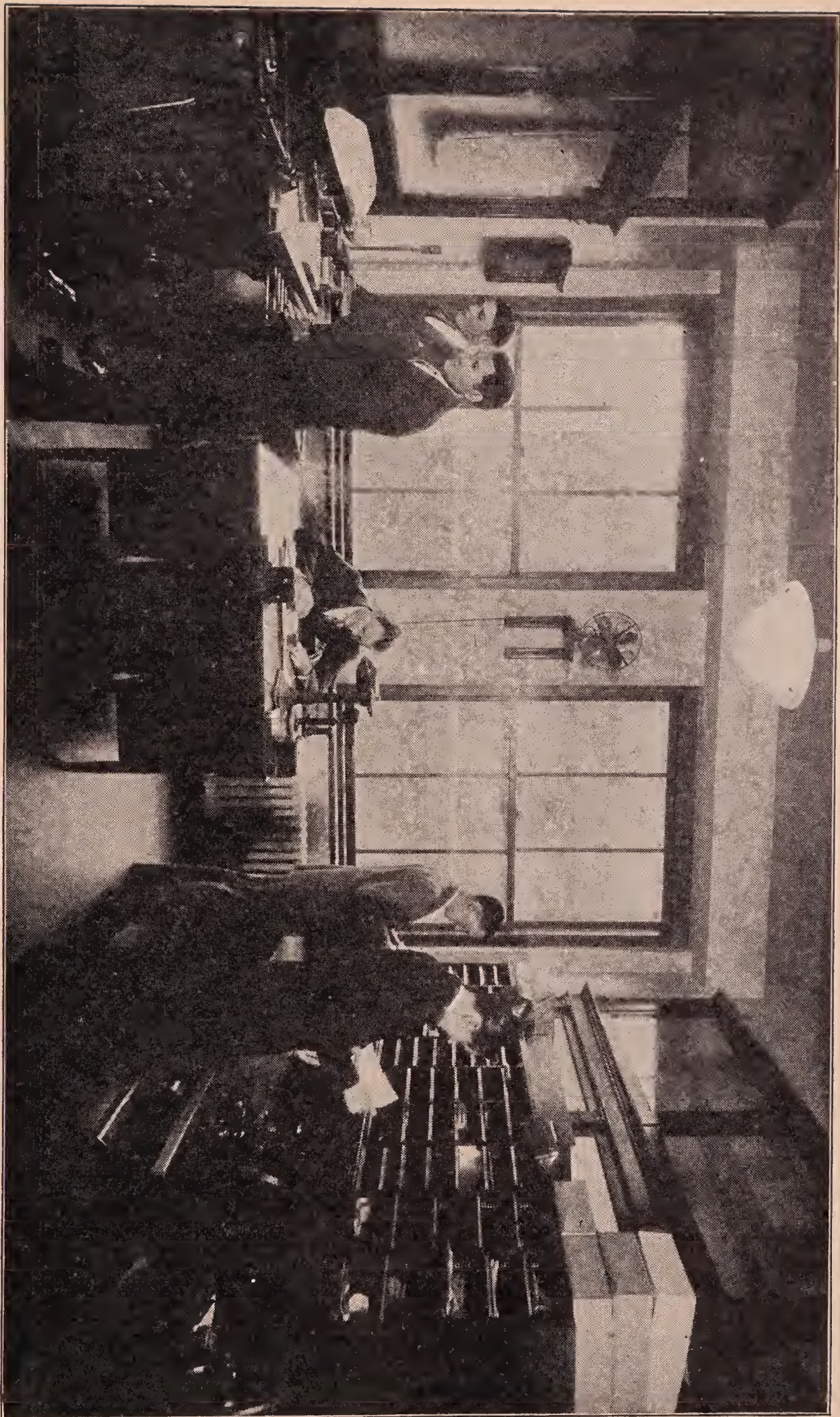
A mail clerk, with assistants, is in charge, and there has been assigned to him for the use of the department the following equipment:

- A desk for the mail clerk
- A long mail table with cell rack or sorting case
- Chairs
- A power-driven envelope opener
- A steel paper knife
- Dating stamp with changeable type
- Supply of paper clips and pins
- Memorandum pad
- Writing materials
- Colored pencils (black, green, and red)
- Desk calendar
- Ruler
- Shears
- Paper punch
- Waste basket
- Time stamp

The cell rack or sorting case is mounted on the rear of the mail table, and the envelope opener and the time stamp are placed at opposite ends of it. The waste basket stands on the floor at the end of the mail table nearest the envelope opener. All other supplies are placed where they will be most convenient and least likely to be mislaid.

The dating stamp, usually operated by hand, imprints the





Mailing Room



date upon papers of any kind, where only the date, but not the time, is required.

There are several reasons why the mail clerk should record the time at which mail is received. For example, a firm has an option to buy goods at a prearranged price provided this option is exer-



Time Stamp

cised on or before a certain date. When the holder of this option writes a letter expressing his willingness to exercise the option, the date of receipt of this letter as well as the postmark may prove useful; hence, when the letter arrives a time stamp records the date and the hour at which the letter was received. It operates by means of a clock, usually of the six-day variety, and records the time to the nearest minute.



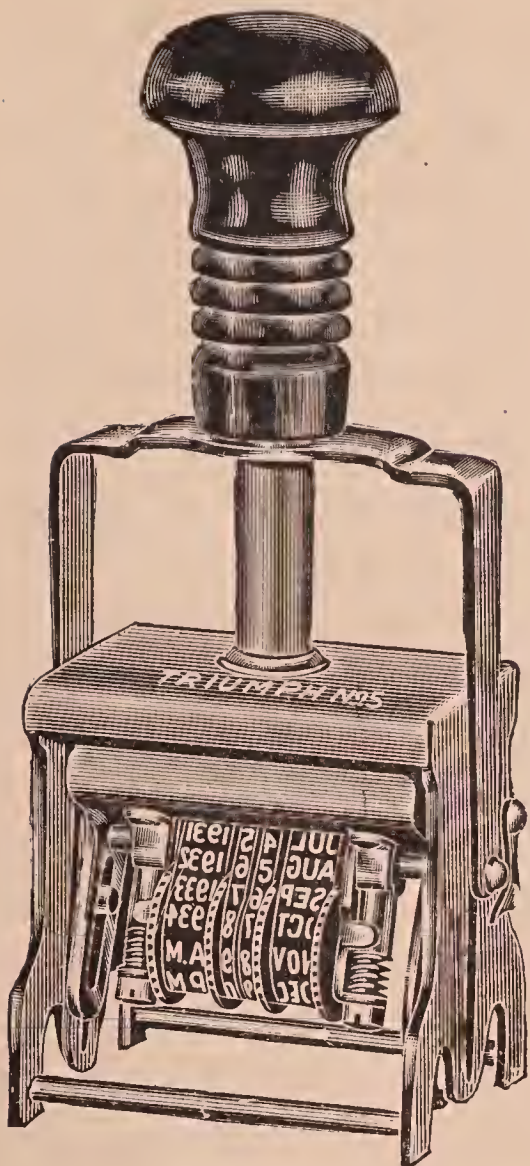
With such time stamps almost any style of imprint is possible, but the two most commonly used are the straight line imprint:

Aug. 9, 1931 8:18 A.M.

and the clock dial imprint:



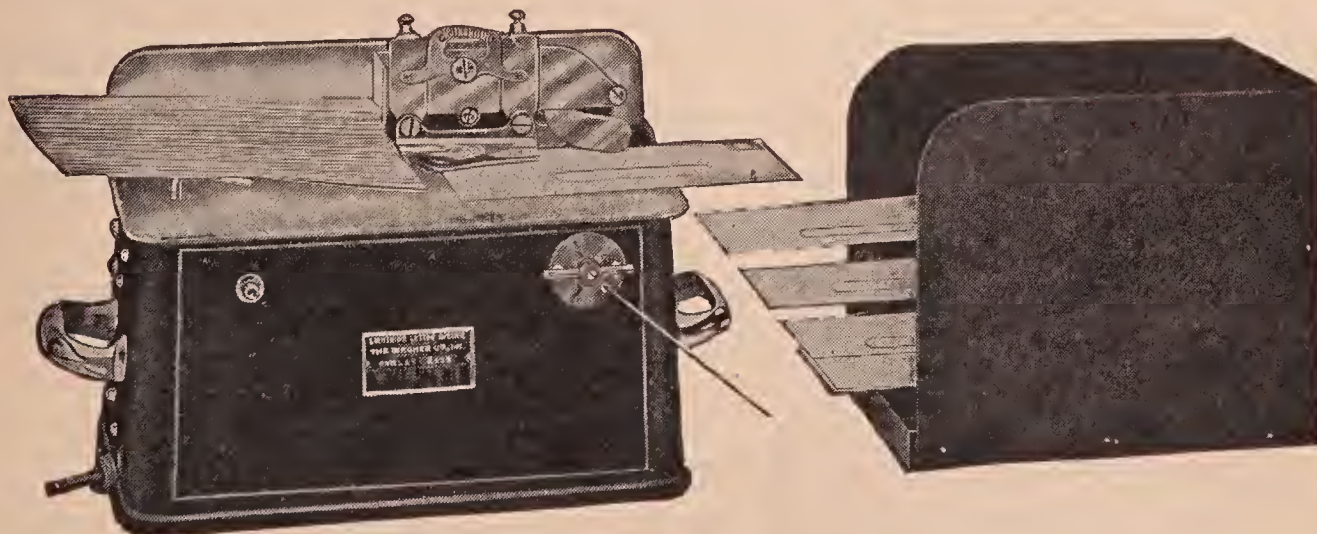
Aug. 9, 1931 P.M.



Dating Stamp

In some offices, a stamp is used to record only the month, day, and year. Such stamps are called dating stamps.

An envelope-opening machine, driven either by power or by hand, is generally used where the bulk of the incoming mail makes such use economical, or adds to the efficiency of handling.



Envelope-Opening Machine

As the letters are fed into the machine, they are brought into contact with rapidly revolving cutters which cut a fine shaving from one edge of each envelope, at a speed of several hundred a minute.



**Duties of the mail clerks.** The first duty of the clerks in this department is to make a primary sorting of the mail received in each of the deliveries made from the post office during the day. This first sorting separates the company mail from the personal mail and is usually performed on the top of the mail table. After this first sorting, the personal mail is disposed of in those compartments in the sorting case marked *Personal*.

The company mail is then opened by being passed through the letter-opening machine. The mail clerk next removes the contents of each envelope, one at a time, so as to avoid the possibility of confusing the contents of two or more envelopes. Each envelope is then passed over the electrically-lighted X-ray window in the mail table to be certain that all contents have been removed, or it may be held up before any other convenient light for the same purpose.

As each envelope is opened, the empty envelope and all inclosures are attached to the letter. Inclosures are checked with the letter, by placing a check mark through the word in the letter which names the inclosure. Money inclosures (checks, drafts, money orders, stamps) are checked also for their amount, and if there is any difference between the amount of the inclosure and the amount shown in the letter, a memorandum of such difference is made and attached.

The attaching of the envelope to the letter is essential because it is useful in obtaining information which is missing in the contents. The return address indicates the origin of the letter and the postmark gives accurate information as to date, time, and place of mailing, and such knowledge is often of the greatest importance. Often a check received with no other inclosure can be identified only by means of the envelope in which it is received.

The company mail is next passed through the clock dating machine which has first been adjusted as to date and hour. In using this machine, care is taken that the imprint does not fall where it will make any part of the letter

unreadable. The time clock impression should always be on the letter itself and not on the inclosure.

The mail is now ready to sort, and the sorting case or cell rack comes into use. Compartments properly labeled have been provided for each department. When all mail has been distributed to the proper compartments, the contents are removed and placed in folders of a portable mail distributor, each folder being inscribed with the name of the official or department for which it is intended. In these folders the mail is taken at once to its destination.

At certain hours during the day a messenger is sent to each department to deliver mail received on later deliveries. This same messenger also makes collections of outgoing mail. Two trays are provided on the desk of each official and department head, one being marked *Incoming*, and the other, *Outgoing*. Deliveries are made to the former and collections are made from the latter.

Messengers are required to make careful examination of the various folders in the portable mail distributors after each trip, to be sure that all deliveries have been made.

A careful record is kept of all incoming registered, special delivery, and insured mail. A special book is used for this purpose. The information required for this record is:

- Special delivery, registered, or insured mail
- Time and date of receipt
- Address on envelope
- Name and complete address of sender
- Post office number if registered or insured
- Signature of employé receiving letter from carrier
- Final receipt signed by \_\_\_\_\_
- Final disposition

Some firms provide slips or rubber stamps for routing correspondence. Correspondence bearing these slips or stamps is delivered to the office manager, or to one familiar with all organization details, who indicates the correct delivery.



REFERRED TO	
PURCHASING AGENT	FACTORY SUPT.
ACCOUNTING DEPT.	VICE PRES.
SALES DEPT.	OFFICE MGR.
SERVICE DEPT.	

Rubber Stamp

Parcel post mail is handled in the same way as first and third-class mail. The sorting is performed on the mail table, and then the mail is placed in specially constructed bins, if the number received daily is sufficiently large.

A record of all incoming parcel post mail is kept in the same way as is the record of registered, special delivery, and insured mail, and each piece is receipted for by the department finally receiving it.

Most firms insist that a receipt accompany all mail bearing cash inclosures, and that the receipt be signed by the head of the department where final delivery is made. This is an excellent method, for it not only prevents errors but affords protection to the messenger, who, in the event of loss, might be held responsible. A simple form for the receipt is:

Cash Remittance Receipt	
Received from Mail Room, letters with cash remittances inclosed as follows:	
<i>Name</i>	<i>Amount Checked</i>
_____	_____
_____	_____
_____	_____
<i>Messenger No.</i>	
<i>Date</i>	
	<i>Signed</i> _____
Each item must be checked with the initials of the person receiving it and each receipt dated and signed.	

## OUTGOING MAIL

**Equipment.** Business houses consolidate the handling of incoming and outgoing mail. This method serves except in cases where a great volume of mail or certain peculiar conditions make it necessary to maintain two separate departments.

In either case, the equipment required for handling outgoing mail consists of:

Desk for use of manager of department

Flat top work table

A mail table

Electrically operated mailing machine

Scales

Supply cabinet, preferably with lock and key

Tin box with compartments for stamps of  
different denominations

Chairs

Because mail is important, valuable, and frequently confidential, it is desirable that only regular employés of the mailing room have access to it. Many mailing room managers insist that the door be kept locked and that all business be conducted through a wicket. If a wicket is used, the manager's desk is adjacent to it. If not, this desk is so placed that anyone entering the room must pass it.

The work table commonly used for the reception of correspondence is also located close to the wicket or the door, according to the plan used. The mail table is on one side of the work table, and the mailing machine on the other side. If mail sacks are used in addition to the small first-class pouches, a mail bag rack is placed next to the mailing machine.

The mail table is built for handling all classes of outgoing mail. It is equipped with a sorting case or cell-rack; a holder for supporting three mail pouches; a holder for



wrapping paper; racks for holding rubber stamps and an inset pad of soft rubber for making imprints from these stamps; a frame for mounting current mail-train and steamer schedules; dummy cell bottoms to provide spaces for addressed envelopes; a compartment and holder for a ball of twine; one drawer equipped with a lock and two drawers without locks for minor equipment such as shears, knife, erasers, stapling machine, paper fasteners, and labels.



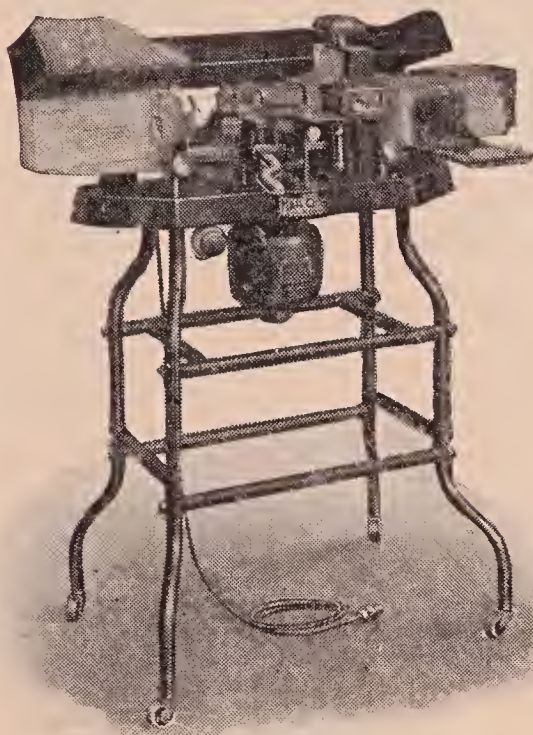
Mail Table

A supply cabinet for storing envelopes, corrugated board, extra rolls of wrapping paper, and other mail room supplies is a necessity. This can be placed outside the working radius of the room and should be kept locked.

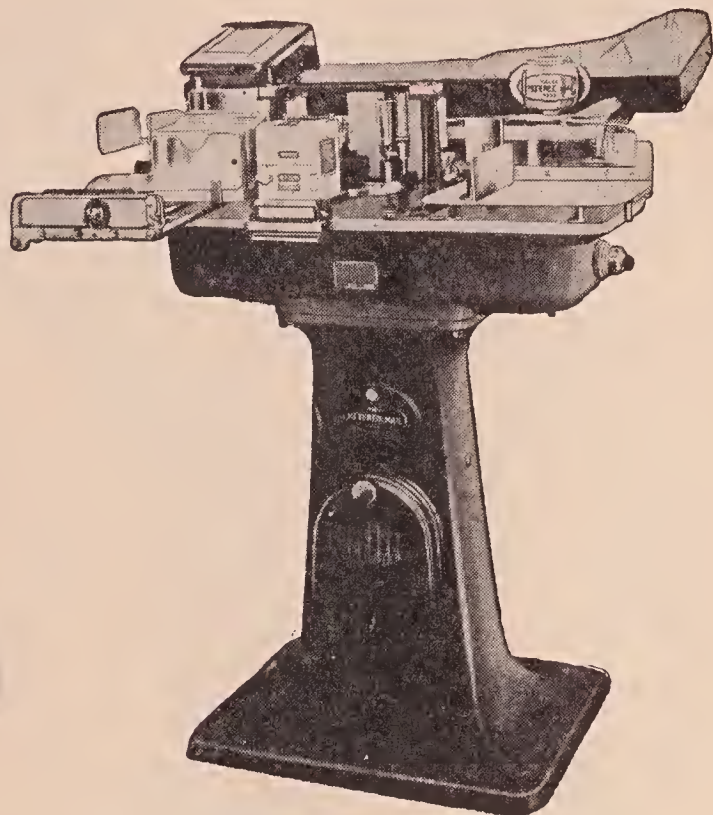
There are two types of electrically-operated mailing machines: one which affixes the adhesive stamp and seals the envelope at the same time at a speed of 6,000 per hour, and the faster, more modern postage metering machine which seals, stamps, postmarks, precancels, counts, and stacks the mail at a rate of from 6,000 to 15,000 per hour.



For the electrically-operated stamp affixing and sealing machine, stamps must be procured in coils of 500 or 1000, and must be rewound with the gum side out before being fed to the machine.

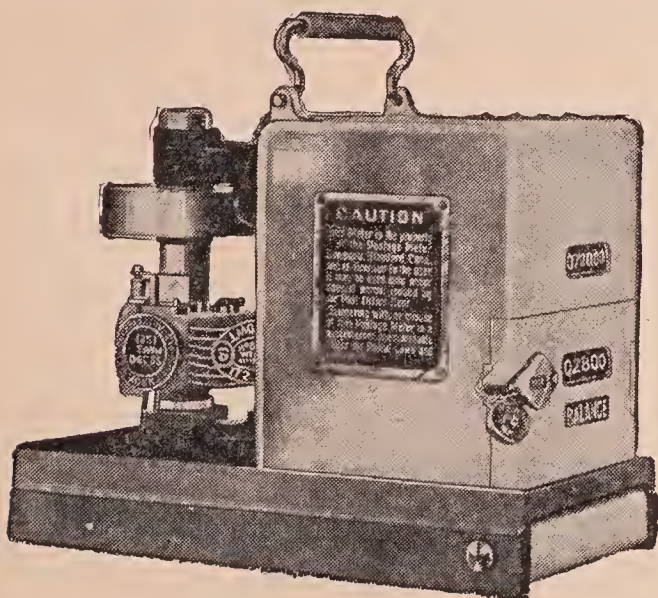


Sealing and Stamp Affixing Machine



Postage Metering Machine

For the postage meter machine, a detachable printing and recording device called a postage meter is sent to the



Postage Meter

post office, where it is set for any given number of impressions up to 99,999. The meter is then inserted in the machine and will deliver the number of impressions for which it has been set. The mail on which the postage is applied by means of the postage meter is known as metered mail and consists of an imprint

called an *indicia*. This indicia shows the license number of the user, the meter number, and the denomination, in

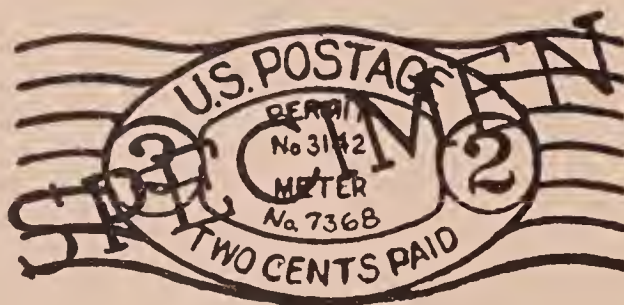


an oval design through which are a number of cancellation bars. To the left of this indicia is the postmark bearing the name of the city and state, and the date and time of mailing.



Official U. S. Metered Mail Indicia

For overweight and bulky pieces of mail, for parcel post and for first-class mail in the smaller offices, the hand or motor-operated multi-denomination postage meter machine eliminates the need for loose postage stamps. It is set at the post office for any given number of impressions in the same manner as the meter used on the larger electrically-



Official U. S. Metered Mail Multi-Denomination Indicia

operated machine. It is so constructed, however, that it will deliver any one of five denominations of postage, which may be used singly, or in combination, to build up any amount of postage. These metered imprints may be placed directly on the envelope, or, in the case of unusually bulky envelopes or parcel post\* packages, may be printed on a gummed paper tape which is then moistened and affixed to the address or label side.

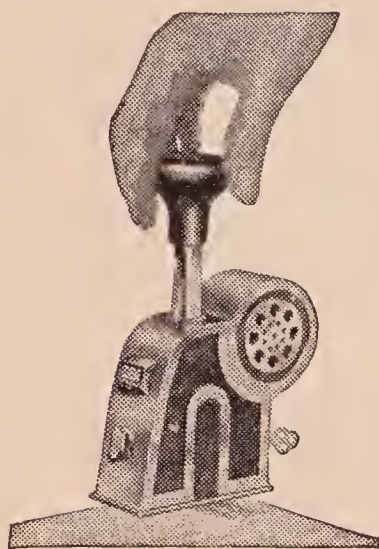
The use of the postage meter system provides for earlier dispatch and the security of postage funds, since the imprint

shows the license number of the mailer, and eliminates labor incidental to counting letters and postage.

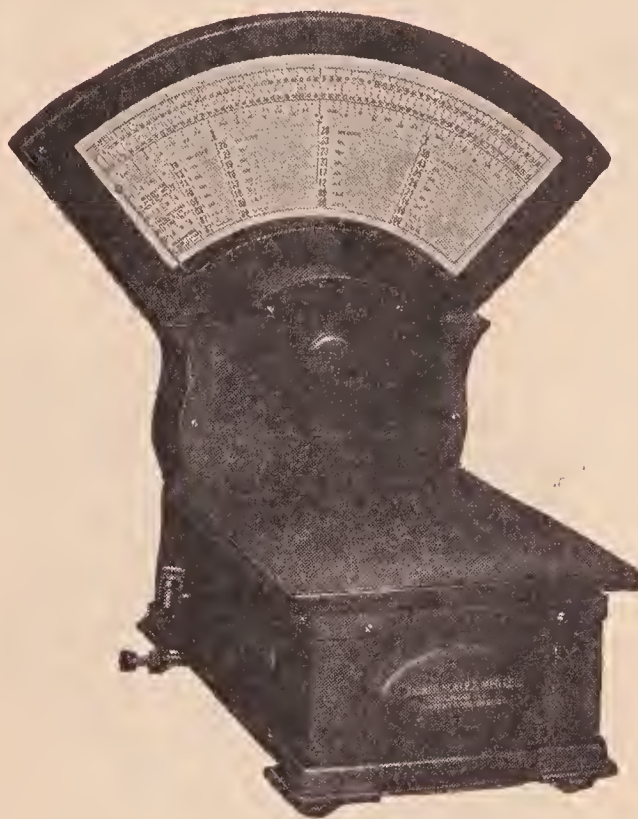
Where the volume of mail is small, single stamp affixers are used for stamping letters.

A paper tape machine is useful in wrapping fourth-class packages, but it must carry a notation that the package may be opened for postal inspection. It stores, moistens, delivers, and cuts off adhesive paper tape, which takes the place of twine for this purpose.

Two types of postal



Stamp Affixer



Postal Scales

scales are commonly used: one which is sensitive to fractions of an ounce; and a heavier scale, weighing up to twenty or more pounds by ounces, provided with a zone chart. The latter is used for fourth-class mail.

A folding machine for letters is in use in some of the larger offices.

There are numerous machines for sealing envelopes which have been found very useful in business offices.

The *United States Official Postal Guide* contains full particulars as to rates of postage, conditions of mailing, rules and instructions, and a list of all post offices in the United States.



Bulletins concerning the time of departure of foreign mails are issued weekly by the post office.

Rubber stamps reading:

FRAGILE

INSURED

C.O.D.

REGISTERED

SPECIAL DELIVERY

AIR MAIL

PERSONAL

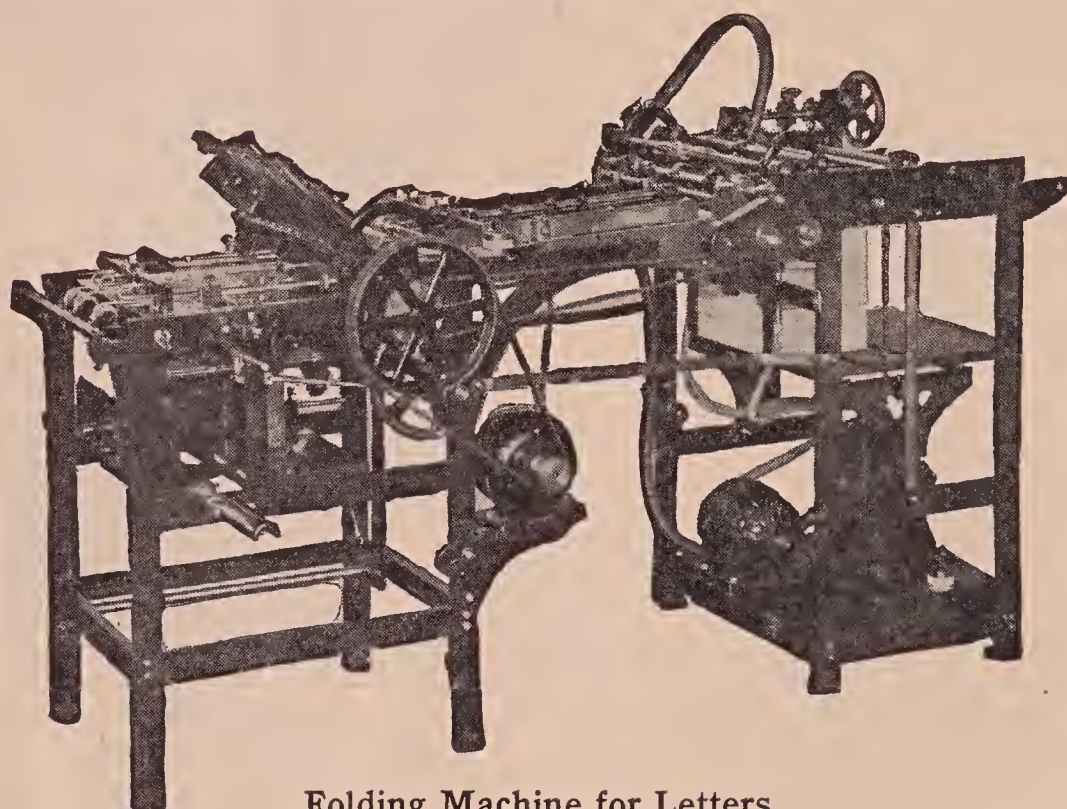
FIRST CLASS

RETURN RECEIPT REQUESTED

RETURN POSTAGE GUARANTEED

SPECIAL HANDLING

are useful and save time. A machine containing several rubber stamps is often utilized for this purpose. This



Folding Machine for Letters

machine is hand-operated and any one of the stamps can be brought into printing position by merely turning a dial.

In arranging all the equipment described, care is taken to place each unit so as to avoid rehandling and retracing of steps.

**Duties of the clerks.** In the case of some large firms, outgoing mail is occasionally delivered to the mailing room by means of pneumatic tubes or electrically-operated dumb waiters, but generally the delivery is effected by messenger. Messenger service may be operated in one of two ways: A messenger from the mailing room may make periodical

rounds of all offices and collect the mail from the outgoing desk trays, or an office boy may deliver the outgoing mail from his departments to the mailing room.

The mail is deposited upon the mail table. Confidential mail is inclosed and sealed before delivery to the mailing room. Routine mail may or may not be inclosed before delivery. Branch office or agency mail may be delivered inclosed in envelopes or unfolded without envelopes. Mail to be sent special delivery or registered is so indicated by an attached slip containing definite instructions. In the case of mail which is inclosed but not sealed, the flaps are left open or turned down as required by the type of sealing machine used.

One mailing room clerk is responsible for keeping the work table clear at all times. As fast as the mail enters the room, he proceeds to dispose of it. The main office of an organization may send to one of its branches many letters in one day. Instead of inserting each letter in a separate envelope, stamping the envelope, and mailing it, this procedure is followed: When a letter for a branch office has been signed it is placed in the proper compartment. At definite times or when the compartment is filled, the contents are placed in one large "omnibus" envelope which is addressed to the branch office. The saving in stationery, in time, and in postage, is obvious. Branch office mail is ordinarily recognized by its distinctive color if not inclosed, or by its incompletely addressed envelope if inclosed. For example, Mr. J. C. Graham, Sales Manager, Detroit Office.

Mail which is inclosed but not sealed, and mail which is both inclosed and sealed, is immediately transferred to the letter-tray of the mailing machine.

A second mail clerk clears up the mail in the letter-tray of the mailing machine, first by running it through the machine for sealing or stamping, or both, and then tying it up in bundles and depositing it in the mail bag ready for delivery to the post office. If, in running this mail, he finds



one or more pieces which are overweight for the denomination of stamp or meter which he is using, he lays such pieces aside until they can be weighed and the proper amount of postage imprinted or affixed.

Both clerks, in the intervals between deliveries, take up the mail which has been delivered to the mail table and place it in the sorting case, each compartment of which is labeled with the name of the branch or agency for which the mail is intended.

With many business houses, this mail is not inclosed in omnibus envelopes until the close of the business day. Such a practice may, however, result in overweighted and over-stuffed envelopes which are easily damaged in transit. The best practice is to decide upon a maximum weight, and whenever any compartment contains mail of approximately that weight, to inclose it and dispatch it. This will result in a clear sorting case at closing time.

For convenience and easy reference, information concerning classification and rates — domestic and foreign — is printed in the Appendix.

### GENERAL DIRECTIONS FOR MAILING

**Complaints and inquiries.** All complaints and inquiries regarding mail should be addressed to the local postmaster. A complaint regarding damaged mail should be accompanied by the envelope or wrapper. If this is impossible, a statement of the damage should accompany the report. A form for this purpose may be secured at the post office.

**Addressing mail.** The greatest care should be given to preparing matter for mailing. It is estimated that 200,000,000 pieces of mail are yearly given directory service. This means that postal employes must take time from the regular handling and dispatching of mail to provide correct addresses. In addition, a large amount of mail can neither be delivered nor returned to the sender. This mail goes to

the Division of Dead Letters, or to some branch of this service. Carelessness in addressing mail not only is a great source of inconvenience and expense to the post office department, but impairs business efficiency. It is a strange inconsistency which causes so many firms to spend enormous sums on elaborate catalogs, folders, and illustrative material, only to omit the street number from their stationery and advertisements.

Mail returned to the sender is an important aid in keeping a firm's mailing list up to date. Such mail should be at once checked against the mailing list for the purpose of making changes if necessary. If it develops that the mail was properly addressed, no more mail should be sent to the old address. Unchecked mailing lists, or lists which are not kept up to date, result in the loss of time and money.

In addressing mail:

1. Write plainly the name of the person addressed, street and number, or number of rural route, post office and state in full on the face of the envelope or package. See that the address is complete and correct. It is best to spell out the names of states, as abbreviations often result in confusion and mistakes.

2. Be sure that the envelope or wrapper is suitable.

3. Exercise the utmost care in wrapping parcels. See that they are wrapped so that the contents are properly protected. Remember that packages are transmitted in sacks, many packages in each sack, and that the sacks are piled one upon the other in motor vehicles and mail cars.

4. See that the contents of the package are not classed as unmailable.

5. If a tag is used, write the name and address of both the one to whom the package is addressed and the sender on the wrapper of the parcel as a protection in case the tag becomes detached.

6. Affix stamps conveniently for cancellation to the upper right-hand corner of envelopes or packages. Be sure that the postage is sufficient.

7. In the upper left-hand corner, show the name and address of the sender.





© Underwood & Underwood

### Sorting Mail at Postal Station

It is necessary not only that the address be complete and correct, but that it be arranged in the customary manner, as indicated in the form appearing on p. 75. This will facilitate the reading of the address when handling the mail with the rapidity required by postal clerks, and will prevent improper treatment and delay.

Postal regulations and rates are subject to change. It is important, therefore, that one should secure data from the local post office frequently in order to have the latest information.





© Underwood &amp; Underwood

## Result of Careless Wrapping and Addressing

After 5 days return to  
Harold A. Gray  
2254 Lake Street  
Salt Lake City, Utah

STAMP

Mr. Robert L. Graham  
178 Spruce Ave.  
Little Rock  
Arkansas

Form of Address and Return Card Recommended by the  
U. S. Government



## GENERAL QUESTIONS

1. Into what groups is mail first sorted?
2. What labor-saving devices are ordinarily in use to facilitate the speedy dispatch and delivery of mail?
3. *a.* What is a clock-dating machine?  
*b.* Why is such a machine necessary?
4. What are some of the other necessary articles which a mail clerk will find upon his desk?



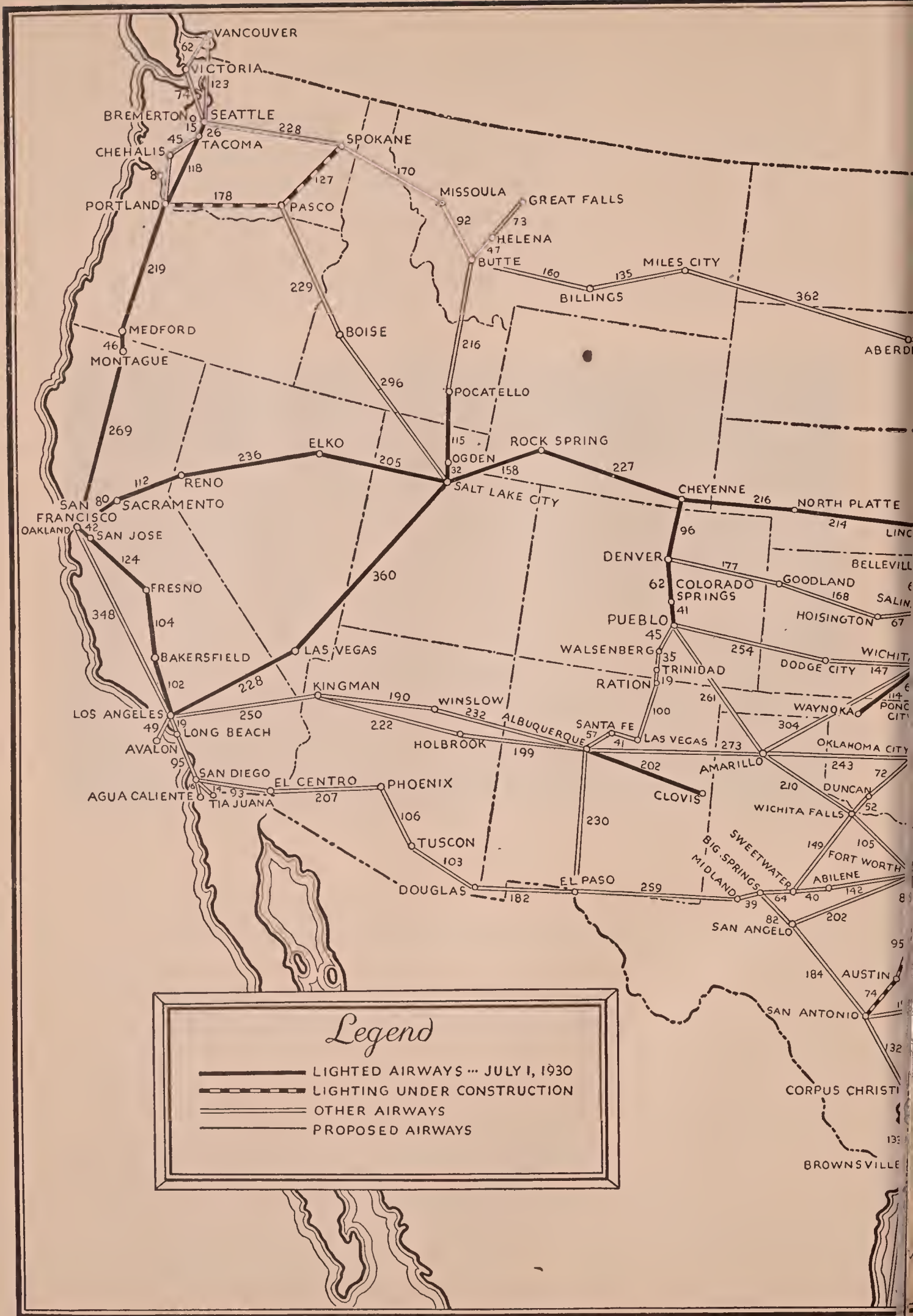
Air Mail Plane

© Karl Photo. F. H. R. Wight

5. *a.* What is an inclosure?  
*b.* What special duties has the mail clerk in relation to inclosures?
6. What is the necessity for a routing slip?
7. What special care should be taken in the case of a money inclosure?
8. How may the mail clerk guard against the loss of mail?
9. You are head mail clerk in a large office. What instructions will you give a newcomer to your department?
10. What is meant by domestic rate? by foreign?
11. *a.* To what countries may mail be sent from the United States at the domestic rate?  
*b.* What mail may be sent at this rate?







Legend

LIGHTED AIRWAYS - JULY 1, 1930

LIGHTING UNDER CONSTRUCTION

OTHER AIRWAYS

PROPOSED AIRWAYS

This map illustrates the extensive railroad network in the Eastern United States, with distances between major cities marked along the lines. Key cities shown include:

- North:** St. Paul, Minneapolis, Chicago, Detroit, Toronto, Montreal, New York, Boston.
- Midwest:** St. Louis, Indianapolis, Cincinnati, Louisville, Nashville, Memphis, Little Rock, Kansas City, Omaha, St. Joseph, Cedar Rapids, Des Moines, Iowa City, Moline, Peoria, Springfield, St. Joseph, Kansas City.
- South:** New Orleans, Mobile, Birmingham, Atlanta, Savannah, Jacksonville, Daytona Beach, Orlando, Tampa, St. Petersburg, Miami, Nassau, Havana.
- East Coast:** Philadelphia, Baltimore, Washington, Richmond, Norfolk, Raleigh, Charlotte, Greensboro, Spartanburg, Macon, Jacksonville, Daytona Beach, Orlando, Tampa, St. Petersburg, Miami, Nassau, Havana.

The map also shows major geographical features like the Great Lakes, the Mississippi River, and the Gulf of Mexico. Distances are indicated by numbers along the rail lines, such as 222 between St. Paul and Minneapolis, 121 between St. Paul and Chicago, and 185 between Miami and Nassau.





12. Into what classes is domestic mail divided?
13. When does a special delivery stamp take effect?
14. *a.* How may first-class mail be safeguarded?  
*b.* How may fourth-class mail be safeguarded?
15. Explain advantages of: special delivery; registered mail; insured mail; C.O.D.; special handling.



Air Mail

16. *a.* What is an express money order?  
*b.* What is a postal money order?
17. What is meant by the Dead Letter Office?
18. What should you as sender do when you have a letter or a package to be sent by air mail?
19. Name the advantages in having the "Return Postage Guaranteed" notation placed on an envelope.
20. Sealed packages up to what weight may be sent by air mail?
21. *a.* Name all the ways by which mail may be safeguarded.  
*b.* To which classification of mail does each of these ways apply?
22. What is meant by the term, "Return Receipt Requested"?



23. In the absence of a special delivery stamp what may you do to get special delivery service?
24.
  - a. What is meant by expediting mail?
  - b. Name all the ways by which this may be done.
25. What is meant by a return card? Why is it used? In what cases *must* it be used?
26. What one kind of mail will be delivered on Sundays or holidays?
27. Why is the inclosing of a letter in a parcel post package not permitted?
28. You have a valuable pin which you desire to send by mail. How would you safeguard the package?
29. For what kinds of correspondence are window envelopes used?
30. You are a mail clerk. In opening the mail, you find that an inclosure is missing. What should you do about the matter?
31. Why is incoming mail dated?
32. How may the envelope be of service in determining the address of Myron Johnson who has written a letter asking for quotations but has failed to give his address?
33. What can you as sender do to assure the return of undeliverable mail to you instead of its being sent to the Dead Letter Office?
34. What is the largest postal money order fee? For what amount will this fee pay? Assume you have twice this amount to send by postal money order, what will you do?
35. What is meant by an indicia?
36. Into what classifications is foreign mail divided?
37. By what name is fourth-class mail popularly known?
38. In the event that a mail plane is not able to continue its flight because of atmospheric or weather conditions, what is done with the mail?
39. Under what conditions would you use the air mail?
40. State the restrictions as to what may appear through the window of a window envelope.
41. Name a reference book which a mail clerk should have on hand.
42. For determining the correct amount of postage what medium is necessary?

**43.** How is the postage determined on parcels containing more than one class of mail matter?

**44.** What is meant by a composite parcel?

**45.** How may a parcel prepaid at the fourth-class rate of postage be sealed?

**46.** How should letters and circulars be presented at the post office to insure expeditious handling?

**47.** What inclosures are admissible in parcels?

## PROBLEMS

### I. Distribution of mail.

In the office in which you are employed, incoming mail is distributed as follows:

Letters ordering goods are referred to the credit department and then go to the order department.

Letters pertaining to the manufacture of the product go to the manufacturing department.

Letters regarding financial strength or credit standing of doubtful or new customers desiring to buy on time are referred to the credit department.

All letters affecting the recording of transactions go to the accounting department.

Letters relating to price changes go to the sales department.

Letters regarding routing of shipments go to the traffic department.

Letters from firms wishing to sell their product go to the purchasing department.

Letters containing money inclosures should be referred to the cashier and the accounting department.

Letters affecting the management of the office and the engaging and discharging of office workers go to the office manager.

Letters dealing with shipments of goods by express and freight go to the shipping department.

Letters dealing with subjects that interest the firm as a whole go to the officers and directors.

**1.** You are a clerk in the incoming mail department of Henry Wallace & Co. You are responsible for the mail of the following departments:



Manufacturing Department	
Sales	“
Shipping	“
Order	“
Purchasing	“
Accounting	“
Credit	“
Receiving	“
Traffic	“
Cashier	
Office Manager	
Directors	
Officers (President, Vice-President, Secretary, and Treasurer)	

The morning's mail contains the following letters. For what departments are they intended?

- a.* Forty-two letters inclosing checks, money orders, and drafts.
  - b.* Sixty-seven letters ordering goods.
  - c.* Twenty-one letters giving directions for routing freight shipments.
  - d.* Fifteen letters giving references regarding credit.
  - e.* Twenty-one letters complaining that shipments have not been received.
  - f.* One letter canceling order for goods not yet shipped.
  - g.* Five letters requesting that goods already ordered be sent by C.O.D. parcel post instead of by express.
  - h.* Seven letters answering inquiries regarding financial strength and integrity of customers desiring to buy on time.
  - i.* Eight letters complaining about overcharges and errors on invoices.
  - j.* Nine letters from salesmen requesting price reductions.
  - k.* Eight letters applying for positions.
  - l.* Six letters quoting on office machines.
  - m.* Six letters complaining about the quality of goods shipped.
  - n.* Five letters asking for further details regarding a factory building offered for sale.
2. Of how many letters did this delivery consist?

**II. Relating to postal reference books.**

Using the *United States Official Postal Guide*:

1. State the rates on samples of merchandise.
2. *a.* Give the rates of postage on letters to:

England  
Canada  
Spain  
Scotland  
Newfoundland

*b.* How do the rates on letters to other countries differ from those given above?

3. What are the regulations regarding the sending of sealed packages through the mails?

4. State the rates on postal cards to foreign countries.

5. Give the rates on printed matter and newspapers to:

Canada  
Panama  
Cuba

6. What is the procedure for sending a letter by air mail within the United States?

7. Outline the steps in connection with the following:

- a.* Registering a letter.
- b.* Insuring a package.
- c.* Buying a postal money order.
- d.* Sending a special delivery letter.

**III. Preparing mail for dispatch.**

1. You will receive from your teacher ten letters of varying weights to be sent out. Give the weight and amount of postage required for each.

2. Letter No. 3 is to be sent special delivery. What will it cost to send this letter?

3. You have no special delivery stamp for Letter No. 3 and cannot get one. How can you send the letter special delivery?

4. You wish to send a money order for \$2.00 to the Office Appliance Company, 417 So. Dearborn St., Chicago, Ill., to pay for your subscription to *Office Appliances*.



- a. Fill out an application blank for this money order.
- b. What will be the cost of the money order?
5. Assume you are sending an express money order to pay for this subscription.
  - a. How will you procure the money order?
  - b. What will be the cost?
  - c. How does the procedure in this case differ from that of a postal money order?
6. You have a letter containing some valuable papers, weighing  $4\frac{1}{4}$  oz., which you desire to have registered.
  - a. What will be the regular postage?
  - b. What is the cost of registering?
  - c. How can you be sure that the letter has been received?
  - d. What other receipt will you get in connection with this letter?

#### IV. Outgoing mail.

##### A. Addressing and sorting.

EXPLANATION. The outgoing mail is collected from the various departments by office boys, at stated intervals during the day, timed to agree with the departure of the fast mail trains. The mail is taken to the outgoing mail table, sorted, folded, sealed, weighed, and stamped. It is then mailed.

The sorting box has a set of alphabetic guides. The envelopes containing the letters are placed back of their respective guides. Should there be two or more letters for the same person or firm, they are all placed in one omnibus envelope. This is done to save postage and time.

1. Address envelopes for letters to the following firms, supplying any parts of the addresses that are lacking.

2. Classify the mail under the following headings. Draw a diagram providing for six columns headed as below. Place under the proper heading the name of the firm or person to whom the letter is addressed.

Addressee
City
Out-of-town
Special Delivery
Foreign
20th Century Limited

(Mail for Albany, Syracuse, Rochester, Buffalo, and Chicago is sent via the Twentieth Century Limited.)

The Aeolian Company  
42d Street  
New York

Office Appliances  
417 So. Dearborn St.  
Chicago

C. H. Innes  
475 Collins St.  
Melbourne, Australia

F. S. Webster Co. (special de-  
livery)  
338 Congress St.  
Boston

Cardinell Sales Co. (special delivery)  
5 Label St.  
Montclair, N.J.

Cutler Desk Co.  
20-62 Churchill St.  
Buffalo

Woodstock Typewriter Co.  
Chicago

The Tension Envelope Co. Inc.  
33-87 34th St.  
Brooklyn

I. F. Maurer  
San Martin 66  
Buenos Aires

Evansville Desk Co.  
Evansville

Sengbusch Self-Closing Inkstand Co.  
400 Stroh Building  
Milwaukee

Erie Art Metal Co. (special de-  
livery)  
Erie, Pa.

Chambre Syndicate de l'Organisation  
Commerciale  
10 Rue de Lancry  
Department of Seine

St. Johns Table Co.  
Cadillac

R. A. Stewart & Co. (spec. delivery)  
80 Duane St.  
New York

Rivet-O Mfg. Co.  
Orange, Mass.

Paper Cities Supply Co.  
Menasha, Wis.

Columbia Novelty Mfg. Co.  
St. Louis

Improved Boehner Binder Co.  
142 Fox St.  
Aurora, Ill.

Bridgeport Pen Co. (special de-  
livery)  
Bridgeport



E. G. Siggers (special delivery)  
Suite 36, N.U. Bldg.  
Washington

The C. L. Downey Co.  
941 Clark St.  
Cincinnati

Thorp & Martin  
79 Queen St.  
London, E.C.

Annual Business Show Co.  
23d Street  
New York

Irving-Pitt Mfg. Co.  
Kansas City

The Meilink Steel Safe Co.  
Toledo

Advance Paper Box Co.  
2727 Franklin Ave.  
St. Louis

Phillips Ribbon & Carbon Co.  
61 Halstead St.  
Rochester

Astoria Overseas Corp.  
Astoria, Oregon

The Heinn Co. (spec. delivery)  
350 Florida St.  
Milwaukee

Elkhart Stationery Co.  
Elkhart

Medearis Moulding Co.  
Winston-Salem

A. H. Irvin Co.  
Curwensville, Pa.

The Massillon Wire Basket Co.  
Massillon, Ohio

Invincible Metal Furniture Co.  
Manitowoc, Wis.

Brown-Morse Co. (special delivery)  
Muskegon

The Schwab Safe Co.  
Lafayette, Ind.

Eaton Crane & Pike Co. (spec. delivery)  
770 Mission St.  
San Francisco

The Republic Box Co.  
1693 Merwin St.  
Cleveland

Frank L. Benedict & Co.  
Montreal

Ideal Power Lawn Mower Co.  
Lansing

The Safe-Cabinet Co.  
510 Greene St.  
Marietta, Ohio

L. F. Benton Co.  
Vergennes, Vt.

Sleeper & Hartley, Inc.  
Worcester, Mass.

Bonfanti Hnow,  
4357 Avenida Dias Velez 4373  
Buenos Aires

Williamson & Co.  
104 West George St.  
Adelaide

Fox Typewriter Co. (spec. delivery)  
Grand Rapids

Braden Preserving Co. (spec. del.)  
Pasadena

Wilson Chemical Co., Ltd.  
St. John, N.B.

Kee Lox Mfg. Co., Inc.  
Rochester

### B. Sorting the mail.

EXPLANATION. Material necessary for the working out of this problem will include:

About one hundred fictitious letters, sealed and addressed, with addresses varied enough to cover well-known cities and towns in the New England group. Students in advanced typewriting classes should be able to provide this material.

A copy of the Official Guide of the Railways.

1. Sort these letters into six groups according to address. Place a rubber band around each group.

2. Arrange letters for each state alphabetically as to city or town. Where there are two or more letters for the same city, arrange alphabetically as to name of person or firm addressed.

In answering the following questions, name states in their geographical order. For example:

Maine  
New Hampshire  
Vermont  
Massachusetts  
Rhode Island  
Connecticut

3. On your work sheet, make a heading showing name of state. Underneath, arrange two columns as follows:

<i>Vermont</i>	
<i>City</i>	<i>Railroad</i>

In the first column, list cities in this particular state for which you have mail. In the second column, write the name of the railroad or railroads on which each city is located.



4. Make headings and columns as above. Place name of cities as before. In the "railroad" column, write names of railroads that would carry letters to each city from a firm located in New York.

5. Handle each of the five remaining groups separately, as indicated in Questions 3 and 4.

### V. Preparation of fourth-class mail.

Consult the *Official Postal Guide* for zones and rates. Provide yourself with a C.O.D. tag. You have outgoing packages of different weights addressed to the following:

- |  |              |
|--|--------------|
| 1. John Wanamaker<br>Philadelphia, Pa.                                 | 9 oz.        |
| 2. Office Appliances<br>417 South Dearborn St.<br>Chicago, Ill.        | 2 lbs.       |
| 3. Cardinell Sales Co.<br>5 Label St.<br>Montclair, N.J.               | 1½ lbs.      |
| 4. Ginn & Co.<br>70 Fifth Ave.<br>New York, N.Y.                       | 3¾ lbs.      |
| 5. Stumpp and Walter<br>30 Barclay St.<br>New York, N.Y.               | 12 oz.       |
| 6. William C. Duckham<br>Madison, N.J.                                 | 2¼ lbs.      |
| 7. Milbradt Mfg. Co.<br>2406 North 10th St.<br>St. Louis, Mo.          | 4 lbs. 3 oz. |
| 8. Norristone Studios<br>111 Norris St.<br>Rochester, N.Y.             | 2½ lbs.      |
| 9. S. L. Allen & Co., Inc.<br>5th & Glenwood Ave.<br>Philadelphia, Pa. | 14 oz.       |
| 10. The Rockwood Pottery Co.<br>Rockwood<br>Cincinnati, Ohio           | 1¾ lbs.      |

1. List in four columns as follows:

<i>Package Number</i>	<i>Zone</i>	<i>Weight</i>	<i>Postage</i>
-----------------------	-------------	---------------	----------------

2. Packages No. 5 valued at \$17.50, No. 7 valued at \$30.00, and No. 2 valued at \$54.75 are to be insured.

- a. What will be the cost of insurance on each package?
- b. What will be the total cost of sending these packages?

3. Package No. 4 is to be sent by parcel post C.O.D. The value of the package is \$50.00.

- a. Fill out tag.
- b. What is the money order fee?
- c. What is the C.O.D. fee?
- d. What amount will the sender have to pay?
- e. What amount will the addressee have to pay?
- f. In case of loss, what indemnity will you be entitled to?

4. Assume the value of the package to be \$100. Answer questions *a* to *f* inclusive.

## VI. General.

1. Prepare a mailing list containing all the names and addresses shown in Problem 2 of Outgoing Mail (*A*), page 82, and Problem on the Preparation of Fourth-class Mail, page 86. Arrange this list alphabetically, first, as to state; second, as to city or town in the state; and third, as to person or firm addressed in the city or town.

2. What will it cost to mail to Minneapolis, Minn., a complete newspaper weighing six ounces?

3. What will be the cost of sending a letter weighing one and three-fourths ounces by air mail from your home to Los Angeles, Calif.?

4. How would you ascertain the time at which the first mail intended for the following countries closes at your post office?

- a. Belgium
- b. England
- c. Japan
- d. Egypt
- e. Australia

5. What will it cost to send a parcel post package weighing two pounds from your home to each of the following?



- a.* Chicago, Ill.
- b.* Atlanta, Ga.
- c.* Portland, Me.
- d.* St. Louis, Mo.
- e.* Seattle, Wash.

In what zone is each of these cities?

6. What will it cost to send the following by air mail from your home?

- a.* A letter weighing  $\frac{3}{4}$  oz. to Savannah, Ga.
- b.* A letter weighing  $1\frac{1}{2}$  oz. to Dallas, Texas
- c.* A letter weighing 2 oz. to Porto Rico
- d.* A registered letter weighing  $2\frac{1}{2}$  oz. to Detroit, Mich.
- e.* A special delivery letter weighing  $1\frac{3}{4}$  oz. to Seattle, Wash.
- f.* A sealed package weighing 3 lbs. to Chicago, Ill.
- g.* A registered letter weighing 2 lbs. to New Orleans, La.
- h.* A special delivery letter weighing  $4\frac{1}{2}$  lbs. to Minneapolis, Minn.

7. Fill out an application for an international money order of £10 to be sent by you to Miss Elizabeth Nixon, Netteswell Cross, Harlow, Essex, England.

8. What will it cost to send the following pieces of mail from your home?

- a.* A letter weighing  $1\frac{1}{2}$  oz. to Montreal
- b.* A letter weighing  $1\frac{3}{4}$  oz. to London
- c.* A letter weighing 2 oz. to Mexico
- d.* A letter weighing  $2\frac{1}{4}$  oz. to San Francisco
- e.* A letter weighing  $2\frac{1}{4}$  oz. to Paris
- f.* A letter weighing  $1\frac{1}{4}$  oz. to Havana
- g.* A post card to Brussels
- h.* A post card to Toronto
- i.* A post card to Liverpool

## CHAPTER V

### THE WRITING OF LETTERS

#### THE MECHANICS OF WRITING

No age, no country, no people has been without its letters. The industrial growth of any country may be traced by its correspondence. Methods, ideas, plans, business campaigns are laid before us. Egypt of the twelfth century B.C. gives us long and wandering accounts of various transactions and types of commercial intercourse. Greece of the third century B.C. provides us with a model collection letter.

As we read some of these old letters, we discover that in many instances the contents do not differ very greatly from those of today. Bills of goods are ordered, paid for, or criticized. Reports of work accomplished are made. Sales and auctions are advertised. Debts are canceled. Increased compensation is demanded. Recommendations for a change of business policy are made. The manner of accomplishment, however, is very different. It seems as if these people sometimes sought to find the most roundabout way of saying things. The letters are full of ceremony.

The letters of today offer a complete contrast in style. Directness takes the place of the old circumlocution; simplicity is demanded instead of ornamentation; conciseness, instead of the pages of minute detail. There is nothing, however, quite so important in letter communication as conveying a sense of deference. This makes the receiver of your letter feel flattered even when his request is denied — this is the fine art of all letter-writing.

No part of office work is more important than that entrusted to the secretary. Personal interviews with the head of the firm are rarely possible. Commerce and industry have spread so far that letters must take the place of



human contact. It is necessary, therefore, that letters talk. Different business operations demand different treatment, and all letters must give the effect of individuality and freshness of thought. Each letter must bear the impression of being the only one of its kind. The *Postage Magazine* of New York gives the following suggestions for letters that would serve their purpose efficiently:

A Better Letter must carry a message of service. It may be interpreted thus:

If a sales letter, it will induce the reader to spend his money for something he wants — or that we want him to want.

If it is a collection letter, it will persuade the reader that the right and proper thing to do is to pay his bill — and like us for making him do it.

If it is an adjustment letter, it will satisfy the customer whether he is right or wrong.

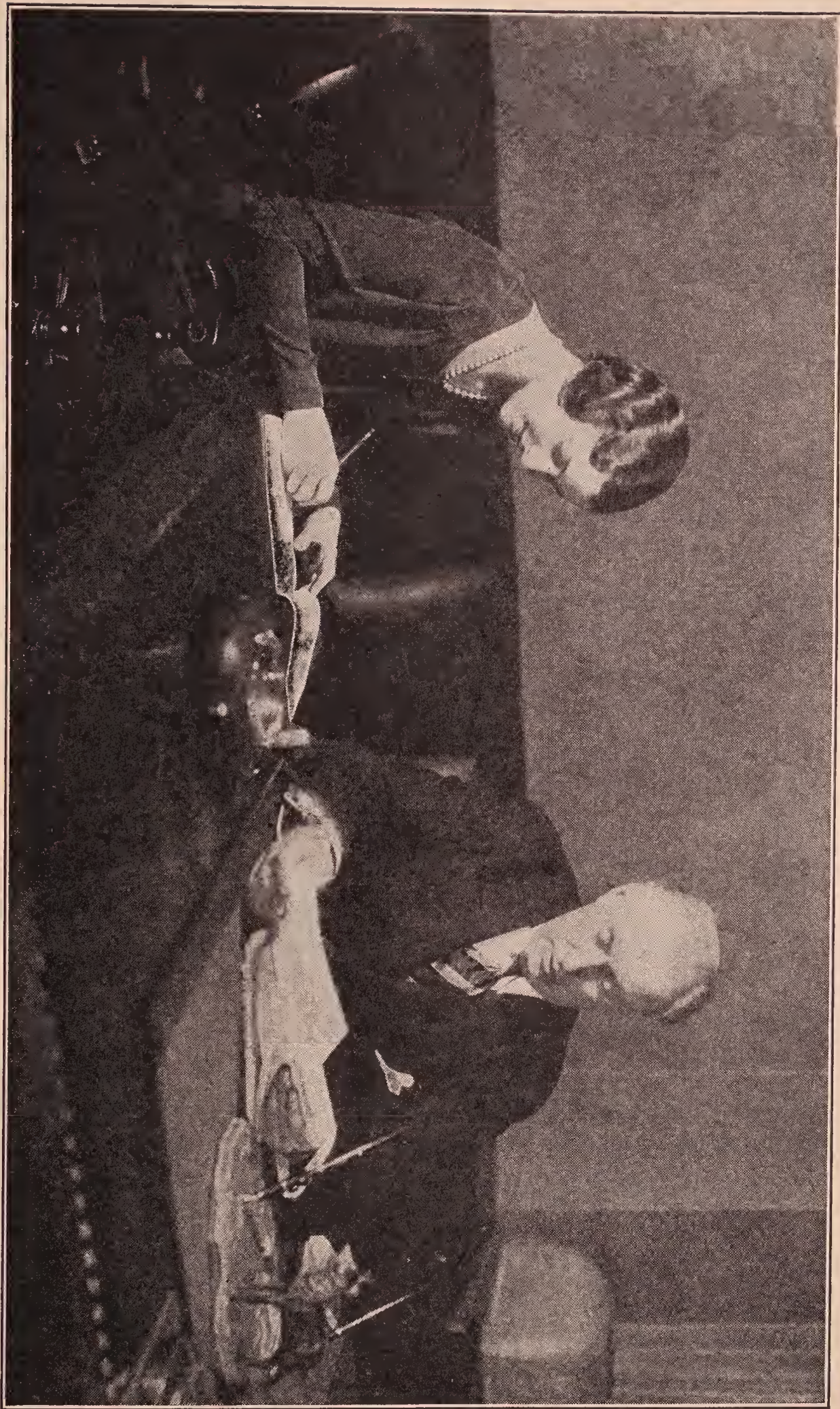
It will, above all, give definite information — not an answer, but The Answer.

**The mechanics.** The general principles of composition apply to letter-writing. Your teacher of English has begged you to have something to say, to express that something carefully, to talk in sentences, to choose the appropriate word, to strive for variety, to punctuate adequately so that your thought may be clear to another, to organize your plan of work, to be unified in thought and coherent in expression. Your employer will ask nothing more of you than an application of these principles.

**The contents.** Remember that, wherever possible, one business transaction only should appear in one letter. If possible, let the message be read as a unit on one page. If a number of matters must be discussed, it is wiser to write more than one letter than to run the risk of confusion and misunderstanding.

**The size of the paper.** Choose paper appropriate in size





The Secretary



for the information you wish to convey. The  $8\frac{1}{2}$  by 11 inch letter sheet is used by the majority of firms for letters of ordinary length. There is also a  $7\frac{1}{2}$  by 10 sheet, an 8 by  $10\frac{1}{2}$  sheet, and the half sheet  $8\frac{1}{2}$  by  $5\frac{1}{2}$ , called note size. This half sheet is usually employed for correspondence within the walls of the business house. The note sheet, which is half standard size, and which opens like a book, is widely used by business men as personal stationery and by many publishing houses for regular business correspondence.

**The quality of the paper.** A white or cream unruled bond or linen paper of good quality and weight is used by the best firms. A neutral tint or very heavy paper is sometimes demanded by firms as a mark of distinction; but ruled paper, or paper limp and flimsy in texture, or conspicuous because of vivid or unusual color, should not be used.

**The letterhead.** The printed letterhead runs the short way of the paper except in the case of the half sheets. Most houses of standing today use letterhead designs that are conservative, dignified, and simple: the name of the firm and the address, attractively printed or engraved. The day of the pictorial or symbolic illustration is passing.

**The ink.** Use black or blue-black ink in letter writing.

**The envelope.** Let envelopes match the paper in color and quality, and be of a size to receive the paper when it is properly folded.

**The margin.** A margin is a frame for the letter and permits the contents of the page to stand out clearly. All four sides of the page should show margin — a wider margin at the top of the page than that used at the bottom. Keep a margin of at least an inch at the left side of every page.

**The writing of the letter.** When flat sheets of paper are used, write on only one side of each sheet. When four-page sheets are used, all four pages may be written on. The letter should be so written that a person reading the first page has the fold of the paper at his left. If the letter

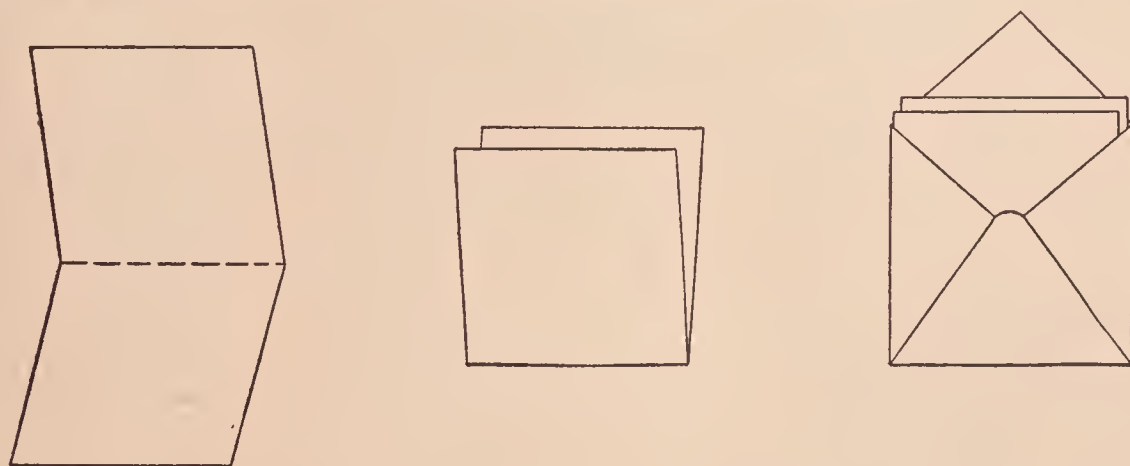
occupies more than one page, but not more than two, the first and third pages may be written on and the second left blank. If the letter occupies more than two pages, the pages should follow their natural order — 1, 2, 3, 4.

A letter on a four-page sheet should be inclosed in an envelope in which it will fit when folded with one horizontal



crease through the center. The letter should be so folded that the upper and the lower halves of page 1 face each other. The letter should be so placed in the envelope that the horizontal crease is at the bottom of the envelope.

A letter written on flat sheets of paper of note size (approximately  $6 \times 8$  inches) may be inclosed:

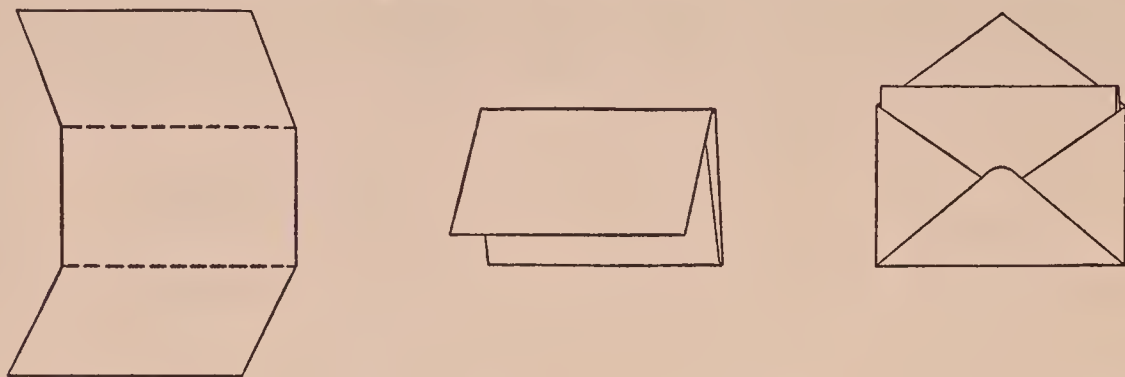


*a.* In an envelope into which it will fit when folded with one crease running through the center. In this case, the two halves of page 1 should be made to face each other. Place the letter in the envelope with the crease at the bottom, and with the half containing the heading next to the face, not the sealed side, of the envelope.

*b.* In an envelope of commercial size (approximately  $3\frac{1}{2} \times 6\frac{1}{2}$  inches). In this case, fold the letter into three sections — a central section and two flaps. As the letter

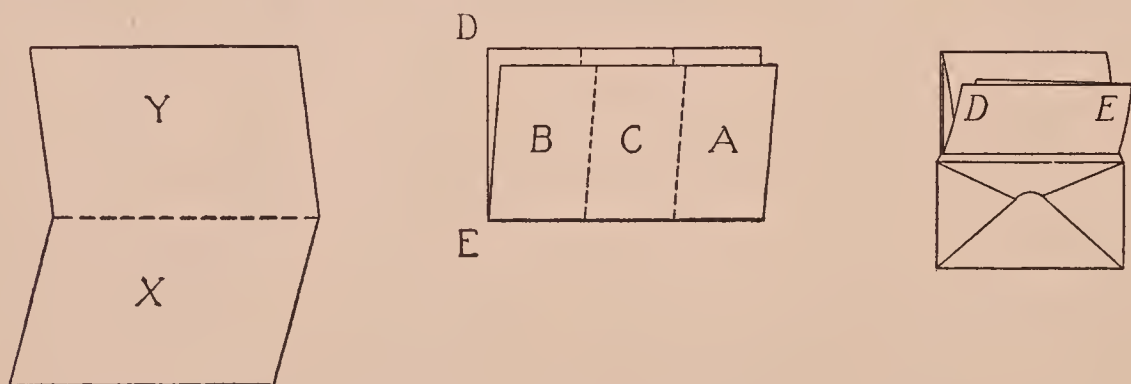


lies right side up on the table, fold up from the bottom about one third and then from the top fold down over the lower third about one fourth. The letter so folded should be placed in the envelope with the two flaps next to the



back, not the face, of the envelope; with the top edge of the letter at the bottom of the envelope.

A letter written on flat sheets of paper of full commercial size (approximately  $8\frac{1}{2} \times 11$  inches) may be inclosed in an envelope of commercial size (approximately  $3\frac{1}{2} \times 6\frac{1}{2}$  inches). As the letter lies face up on the table, raise the lower part and fold it upward over the upper part with a horizontal crease running slightly below the center. Keeping the upper part lying next to the table, and keeping the



horizontal crease toward you, raise the right-hand part and fold it toward the left, making a vertical crease about one third of the distance from right to left. Finally, raise the left-hand part and fold it toward the right, making a vertical crease about one fourth of the distance from left to right. The letter, as folded, consists of a central section and two flaps. Place it in the envelope with the two flaps next to the sealed side, not next to the face, of the envelope; with

the smaller flap on top of the larger one; and with the outward edge of the smaller flap pointing upward.

**The six formal parts of a letter.** Every letter has six parts: the *heading*, the *inside address*, the *salutation*, the *message*, the *complimentary close*, and the *signature*. Each part occupies a fixed position and must contain certain definite and necessary information.

The **heading** should be such as would be sufficient for a postal direction, plus the date. Unless a letterhead is used, it occupies the upper right-hand corner of the page.

244 Park Avenue  
Plainfield, New Jersey  
September 18, 19--

In printed, lithographed, or engraved letterheads, the name of the writer or of the firm and the address are usually placed in the middle of the page; the date may be written at the right of the page or in the center under the address.

**THE CENTURY COMPANY**

**353 Fourth Avenue  
New York**

June 4, 19--

The lines of the heading may have the same indention, or each line may be indented about one half of an inch more than the preceding line.

353 Fourth Avenue  
New York, N.Y.  
May 7, 19--

353 Fourth Avenue  
New York, N.Y.  
May 7, 19--

The entire heading, if short, may be written on one line. If two lines are necessary, the date should be written alone on a separate line. If three lines are necessary, the street direction should stand on the first line, the name of the city and state on the second, and the date on the third.

Miami, Florida, December 10, 19--  
29 Main Street, Miami, Florida  
December 10, 19--

29 Main Street  
Miami, Florida  
December 10, 19--



Punctuation may be used or may be omitted at the end of the lines of the heading, but care should be taken to follow a consistent practice.

**The inside address.** A statement of the name and address of the person written to is an essential part of a complete business letter. It may be written in two or three lines, and should, in commercial letters, be placed at the left-hand side of the page on the sixth space below the date line of the heading. The first line should begin at the point set for the left-hand margin; the rest of the address may also be placed at the margin line, blocked, or indented, each line about one half of an inch more than the preceding.

George A. Russell & Company,  
244 Madison Avenue,  
New York, N.Y.

George A. Russell & Company,  
244 Madison Avenue,  
New York, N.Y.

The form of the address should be that used in the heading of letters of the firm addressed, with no omission whatever, not even in the marks of punctuation. If *The* is part of the firm name — The National Biscuit Company — *The* should not be omitted from the address.

**Particular attention of an individual requested.** Routine letters are usually addressed to the company rather than to an individual. If, however, the personal attention of some one in the firm is desired, this may be indicated in the address by the insertion of, *Attention of Mr. \_\_\_\_\_*. There are four possible places for the words "Attention of Mr. \_\_\_\_\_." They are (1) at the top of the paper, (2) above the salutation, (3) below the salutation, (4) on a line with the salutation. Below the salutation or at the top of the paper is considered preferable.

(1)

Attention of Mr. Roy L. Thomas

The Higbee Company  
25 Euclid Avenue  
Cleveland, Ohio

Gentlemen:

(3)

The Higbee Company  
25 Euclid Avenue  
Cleveland, Ohio

Gentlemen:

Attention of Mr. Roy L. Thomas

Punctuation marks may be used (close punctuation) or may be omitted (open punctuation) at the end of the lines of the inside address. Punctuation may be necessary within the line, however, as, for instance, a comma between the city and the state. Periods should be placed after all abbreviations.

F. & R. Lawrence Company  
150 High Street  
Columbus, Ohio

#### Open punctuation

F. & R. Lawrence Company,  
150 High Street,  
Columbus, Ohio.

#### Close punctuation

**The salutation.** In addressing an individual do not omit *Mr.*, *Mrs.*, or whatever title is proper. Before a firm name composed of individual names, it is correct to write *Messrs.* or to omit the title.

Messrs. Quince & Barton, Silversmiths

Lord & Taylor

Following are proper salutations of firms and individuals:

Dear Sir:

Dear Madam:

These forms are used where an individual is addressed by name in a formal salutation.

Gentlemen:

This form is used in addressing a corporation composed of men, a committee, a department, or a partnership.

My dear Sir:  
My dear Mr. Park:  
Dear Mr. Park:  
My dear Madam:  
My dear Mrs. Jones:  
Dear Mrs. Jones:

} These forms are used on occasion, depending upon the degree of formality and relationship existing between correspondents.



Ladies:

This is used in addressing a corporation or partnership or committee known to be composed of women.

The salutations *Dear Sirs*, *Dear Sir* or *Madam* are now very rarely used.

NOTE 1. The first word of the salutation and all nouns are capitalized.

NOTE 2. The salutation of a business letter should be followed by a colon.

The salutation should be aligned with the left-hand margin. The body of a pen-written letter should begin on the line below the salutation; of a typewritten letter, two spaces below. All paragraphs except where the block form is used should receive the same indentation, one inch. In block form of letters, paragraphs are not indented. The first word is aligned with the left-hand margin, as is the salutation.

Following are correct forms of address for public officials and the clergy:

*Honorable* (*Hon.*) is the title given to persons who are, or who have been, ambassadors, cabinet officers, United States or state senators, or representatives, judges, mayors, and the like.

*Reverend* (*Rev.*) is the proper title for a rector, priest, or minister. It should not be used without the Christian name or the initials. The head of a Jewish synagogue is addressed as *Rabbi*.

*In the letter:*

To the President of the United States  
Sir:

*On the envelope:*

The President of the United States  
The White House  
Washington, D.C.

*In the letter:*

To the Vice-President of the United States  
Sir:

*On the envelope:*

The Vice-President of the United States  
Washington, D.C.

*In the letter:*

The Honorable, The Secretary of State  
Sir:

*or*

The Honorable \_\_\_\_\_ (give here the name)  
Secretary of State  
Washington, D.C.  
Sir:

*On the envelope:*

The Honorable, The Secretary of State  
Washington, D.C.

*In the letter:*

The Honorable \_\_\_\_\_ (give name)  
United States Senate  
Washington, D.C.  
Sir:

The Honorable \_\_\_\_\_  
House of Representatives  
Washington, D.C.

His Excellency, \_\_\_\_\_ (a governor)  
The Executive Mansion  
Springfield, Illinois  
Sir:

*or*

Your Excellency:

The Honorable \_\_\_\_\_ (a mayor)  
Mayor of Boston  
Boston, Mass.

Sir:

*or*

Your Honor:

The Honorable \_\_\_\_\_ (Justice of the United States Supreme Court)  
Washington, D.C.  
Sir:

His Eminence, Patrick Cardinal Hayes (a cardinal)  
Archbishop of New York  
New York, N.Y.

Your Eminence:

The form of address for these officials is the same on the envelope as for the inside address.



*In the letter:*

Right Reverend \_\_\_\_\_  
 St. Mary's Rectory  
 San Diego, California

Right Reverend and dear Sir:

*On the envelope:*

The Rt. Rev. \_\_\_\_\_ (a bishop)  
 St. Mary's Rectory  
 San Diego, California

*In the letter:*

Reverend and dear Sir:

or

Dear Dr. \_\_\_\_\_

*On the envelope:*

Rev. John J. Darlington D.D. (a pastor or minister)  
 Rector of \_\_\_\_\_ Church  
 Baltimore, Md.

*In the letter:*

Dear Brother Staunton:

*On the envelope:*

Brother Staunton (a brother)  
 Notre Dame  
 South Bend, Indiana

*In the letter:*

Dear Rabbi Wise:

or

Dear Dr. Wise:

*On the envelope:*

Rabbi Stephen S. Wise, D.D.  
 New York, N.Y.

The complimentary close in official letters is *Respectfully yours*. If, however, the writer has any degree of acquaintance with the official, he may substitute *Yours very truly* or *Yours sincerely*.

The following are proper complimentary closes for business letters:

Yours truly,  
 Yours very truly,  
 Very truly yours,

*Publishers, Booksellers  
and Importers of Law and  
General Literature*

*Cable Address  
Brownlit*

*John Brown & Company  
62 Bond Street  
New York*

June 25, 19—

Mr. William C. Bacon  
50 Boylston Street  
Boston, Mass.

Dear Sir:

We are glad to know of your interest in Professor Beck's new book, MODERN FAMILIAR ESSAYS, and we will mail you a sample copy for examination just as soon as it comes from the press. This, we expect, will be within a day or two, and we are making a memorandum to see that it goes to you immediately on publication.

Our records reveal that you have for some years used Professor Beck's book, ESSAY WRITING, in your classes. Without doubt, then, you will find this new book an interesting addition to your texts, and we shall be glad to have your opinion of it.

Yours very truly,  
JOHN BROWN & COMPANY  
Educational Department

HM:EB

Well-phrased Letter (double space)

*Respectfully yours* and *Yours respectfully* are used in writing to school, college, and government officials.

The complimentary close should be written on a separate line, appropriately spaced, below the last line of the body of the letter, should have only the first word capitalized, and should be followed by a comma.

The **signature** should always be written by hand, about two spaces below the complimentary close.

In a typewritten letter in which the name of the writer does not appear in the letterhead, the name may be type-



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and Importers of Law and  
General Literature*

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Brownlit*

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Yours very truly,  
JOHN BROWN & COMPANY  
Educational Department

HM:EB

### Well-phrased Letter (Single space)

written beneath the written signature or at the left-hand side of the page, with the initials of the stenographer. Letters from firms should be signed with the name of the firm, typewritten, and directly beneath that, in handwriting, the name of the person who is responsible for the letter.

In writing the address on an envelope, the margin, straight or diagonal, and the punctuation, open or closed, should correspond with those of the letter. Many of the best firms, however, do not observe this rule.

The postage stamp should be attached in the upper right-hand corner. It should be right side up, and its edges should be parallel to the edges of the envelope.

*Publishers, Booksellers  
and Importers of Law and  
General Literature*

*Cable Address  
Brownlit*

*John Brown & Company*

*62 Bond Street*

*New York*

June 25, 19—

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Our records reveal that you have for some years used Professor Beck's book, ESSAY WRITING, in your classes. Without doubt, then, you will find this book an interesting addition to your texts, and we shall be glad to have your opinion of it.

Yours very truly,  
JOHN BROWN & COMPANY  
Educational Department

HM:EB

Well-phrased Letter (block)

## THE GROUPING OF BUSINESS LETTERS

**Business letters** group themselves under certain general heads: order, acknowledgment, credit, collection, sales, adjustment, and application letters. There is one type of letter which you may have occasion to write outside the office of your employer. This is the *letter of application*. Here, certain standards must be observed: you must have due regard for the selection and the organization of your facts, for accuracy and conciseness of wording, for giving sufficient information to enable one reading to judge your fitness for the position. Above all, however, you must reveal evidence of personality.

The other types of letters are in many instances dictated. Your employer may consider you merely a good stenog-



rapher to whom he will dictate the substance of the letter, or he may talk through a dictaphone. You will transcribe your notes, or else take the letter direct. There will be times, however, when only a suggestion is given you for the letter you are to write.

Some firms provide certain *form letters* which the typist may use, making only such minor changes as the needs of the individual letter may demand.

These letters deal chiefly with matters of routine; credit and collection; announcements of sales; recall of merchandise; and replies to customers concerning lost or delayed merchandise; regret for any dissatisfaction; and delivery of goods.

The following are typical illustrations of Form Letters.

### 1. Return of merchandise.

We have received your letter of \_\_\_\_\_. We regret that we cannot comply with your request regarding the \_\_\_\_\_ which you wish to return. It is our unalterable rule not to place again in stock any merchandise of a personal nature which has been in the possession of our customers, even though such merchandise may never have been used.

You will realize, we feel sure, that the protection of our patrons makes such a rule imperative, and although it deprives us of the pleasure of serving you in this instance, we feel confident that you will understand the need of such a safeguard.

### 2. Collection of money due.

Your bill of \$\_\_\_\_\_ for November \_\_\_\_ still remains unpaid. We have sent you two statements, and must now request that you make immediate payment. Please send us your check by return mail.

### 3. Location of lost merchandise.

We have made every effort to locate your order for \_\_\_\_\_, but without success.

Please let us know if the order was given in person or by mail,

whether paid for or C.O.D., and give any other information which, in your opinion, will aid our search.

Kindly inclose with your reply any receipts or memoranda which you may hold, and a duplicate copy of the order. You have our assurance that they will greatly assist us in locating your purchase.

#### 4. Delivery of goods.

According to our records, our driver on \_\_\_\_\_ delivered the merchandise about which you inquired.

We have instructed him to make an investigation and you will hear from us at an early date.

#### 5. Estimate of repair.

An estimate of \$\_\_\_\_\_ to repair the \_\_\_\_\_ which you left with us on \_\_\_\_\_ was submitted, but, up to this writing, we have not been directed to proceed with the work.

It is not our policy to hold merchandise more than thirty days.

Unless we receive your instructions within one week from this date, we shall have to return it without assuming any responsibility.

Upon letters of this character no comment is needed, as each firm secures for itself such forms as may be used with greatest frequency and convenience.

Many times, however, adjustment of difficulty can be made only by a personal letter. Individual questions arise which demand tact and skill. Information of a detailed nature is desired. Instructions, criticisms, and suggestions must be given. For letters such as these, no rules can be given, and it is in the composing of such letters that your own skill and ingenuity have opportunity to reveal themselves. You will find in the problems which follow many letter suggestions which will seem difficult to you at first. Try to get into the spirit of the situation. Wherever it is necessary, look up the required information. Be sure to use exact and complete addresses. The telephone directory will help you. Forget your own identity, and, for the time being, establish yourself in a new rôle for every letter you write.



## THE DEMANDS OF MODERN USAGE

## Write:

1. We thank you for your *letter* of March 20.

2. We are writing in answer to your telephone inquiry today concerning a check for a refrigerator. We mailed our check to you on May 22.

3. I *trust* you will consider my application.

4. I *wish* to secure a position for the months of July and August. Do you expect to have any vacancies in your store for which a college graduate might qualify?

5. *We have received* your *letter* of March 19.

6. We inclose a bill for your *purchases*.

7. Yours very truly,  
John Doe.

## Do not write:

1. We *beg* to acknowledge your *favor*.

Choose simple, direct expressions. Avoid old-time phrasing. A letter is not a favor.

2. *Referring* to your telephone inquiry of today relative to check for refrigerator, *beg to advise* that the check *was mailed by us* on the 22nd.

Express a subject for the verb. Avoid such expressions as "beg to advise." Use the active voice rather than the passive.

3. *Trusting* you may consider my application, awaiting a reply.

End your letter with a complete sentence. Why use unnecessary words?

4. *Am desirous* of obtaining a position for the months of July and August and am writing to inquire if you have any vacancies in your store during those months that could be filled by a college graduate.

Never omit a subject.

Avoid too long sentences joined by "and."

5. Your *esteemed* letter of the *19th inst.* to hand.

Speak simply. Name the month and the day.

6. We inclose *herewith* bill for *same*.

"Herewith" is not necessary.

Never use "same" as a pronoun.

7. *We beg to remain*,  
Old style phrasing.

8. We inclose an itemized statement of this *customer's* account. *You will note* that there is a balance of \$36.26 owing to us.

9. *Brooklyn, N.Y.*  
*December 10, 1931.*

10. *Since our shop was closed* for repairs last week, we could not answer your *question*.

11. Will you kindly send *me* a catalog?

Very truly yours,  
Mary A. Jones  
(Mrs. John Jones)

12. Your *letter* of March 20 has been received and carefully read.

13. You will find inclosed a check for \$25.

14. I shall appreciate an early answer.

15. In reply to your letter, we wish to state that your order was shipped on February 3.

8. We inclose an itemized statement of this party's account, showing a balance due of \$36.26.

A customer is not a "party" except to a lawsuit.

9. B'klyn  
N.Y. 12/10/31

The name of the city should not be abbreviated. Write out the date.

10. *Being that we have been closed* for repairs the last week, we could not answer your *query*.

Avoid phrases beginning "Being that."

11. Kindly *send* catalog and *oblige* Mrs. Jones.

An essential part of the letter is missing. A letter is a legal document and must be signed with a person's name. "Mrs. Jones" is the married woman's title only.

12. *Yours* of yesterday at hand and *contents duly noted*.

Meaningless phrasing, no subject, no verb.

13. Inclosed find check for \$25. Take time to be courteous.

14. Thanking you *in advance* for the *anticipated* favor of a reply.

Never deny your correspondent the privilege of choice.

Avoid meaningless expressions.

Close your letters with complete sentences.

15. Replying to your letter, the goods have been shipped.

Avoid dangling participles.



## Write:

16. In answer to your letter of December 30, concerning the discount on your last order . . .

17. *As we have said*, the building in question is in excellent condition.

18. Owing to the *large number* of similar systems and to the *inability* of the company to supply the demand . . .

19. Please *sign* the inclosed form.

20. Please let us know the style of engraving you wish. If we do not hear from you, the buttons will be sent to you *unmarked*.

21. I have an *appointment* to confer with *Mr. Smith* tomorrow morning at nine-thirty.

22. May I hear from you soon in regard to the kind of position available and the salary you will offer?

## Do not write:

16. Your letter of the *30th ult.* *in re* discount on your last letter . . .

"30th ult. in re" is old style phrasing, never used today.

17. *As previously stated*, *said* building is in excellent condition.

"Said" is never an adjective.

A subject for "stated" must be expressed.

18. Owing to the large number of similar systems and *that the company* is unable to supply the demand . . .

You give two reasons; these reasons should be similar in grammatical construction: both nouns.

19. We inclose form *which kindly sign*.

Express your thought simply and directly.

20. Please let us know the style of *engraving* you wish, or if not, the buttons will be sent to you without *engraving*.

Take a breath between ideas.

Write two sentences.

Do not repeat unnecessarily.

21. I have a *date* with the *manager* at 9:30 tomorrow morning.

To use "date" for "appointment" is bad form.

It is courteous to refer to a person by name.

22. *Could* I hear from you *real* soon concerning the kind of position you would offer, also the salary?

The tone is too colloquial.

A letter of application should be dignified.

23. In reply to your recent inquiry, we take pleasure in assuring you that we are representatives of the Empire Label Weaving Company of New York.

Our firm manufactures satin, taffeta, and cotton woven labels.

23. Your *kind favor* of *recent date duly at hand* and *contents carefully noted*, and in response to *same* beg to state that *we are pleased to advise* that we are the Cincinnati representatives of the Empire Label Weaving Company of New York.

Said company manufactures satins, taffetas, and cotton woven labels.

This is an excellent example of what not to do. Note the involved structure, the unnecessary words.

Make your letters simple and direct.

### GENERAL QUESTIONS

1. What do you consider to be the essentials in any letter?
2. What do you mean by "form" in relation to the letter?
3. What do you mean by "content"?
4. What directions are given for the proper folding of a business letter?
5. What is meant by a form letter? When may such letters be used?
6. Under what circumstances would it be impossible to use a form letter? What will you do then?
7. In what respect does the letter of application differ from all other letters? What should characterize its tone? What its contents?
8. Gather together a sheaf of letters — business letters of various kinds. Read them carefully. Be prepared to criticize from the point of view of form and content.
9. Devise some form letters that have a touch of individuality.
10. What do you consider the essential points in any good business letter?



## LETTER EXERCISES

NOTE TO THE STUDENT. Be sure that the letters which follow are correct in every detail. Give full names and addresses. If you are provided with a typewriter, rewrite your letters after the needed corrections have been made by your teacher, and keep your typed copy for filing.

1. You have a charge account at a department store. A bill has been sent you for an article which you have not bought. Write the necessary letter.

2. With your telephone bill is a charge for extra calls which you are quite sure have not been made. Write to the Telephone Company and ask for a detailed statement of their record of your calls.

3. Write a letter to the publishers of any magazine and ask for a year's subscription. Inclose a check.

4. Write to the Lost and Found Department of any department store, inquiring whether the book you left on one of the counters has been sent to them.

5. Write to the American Express Company requesting that complete and detailed information concerning the proposed "World Tour" for 19— be sent you. In addition send a request for certain pamphlets describing short tours within the United States.

6. Write to J. G. Phyfe, 95 Front Street, your city, asking for information about various grades of coffee and requesting that samples be sent to: (List five names and addresses).

7. Write a letter to the Hudson River Navigation Corp., Pier 52, N.R., New York, asking for a reservation of a stateroom, with two single berths, New York to Albany, for two weeks from tonight. (Give day and hour of sailing.) You cannot name the steamer as you do not know which one will make the trip on that date. Inclose check for \$3.50.

8. You have assisted, during your high school course, the manager of the School Bank. Write to some bank in your city, stating exactly what you have done and asking for an opportunity for further training.

9. A neighboring high school is organizing a class in office practice. Your high school has been asked to give suggestions and information. Write a full and detailed letter describing the

equipment of your own office practice room. Be specific and accurate. You may accompany your letter with a diagram, if you so desire.

**10.** You have received a letter from the General Organization of a neighboring high school stating that a school store is to be installed. Your high school has enjoyed the advantages of such a store for some time. Write a letter giving the advantages and suggesting various articles which have been found to be "good sellers."

**11.** The business manager of your school paper is dissatisfied with the last issue. Write a letter to the printer, stating clearly the complaint in regard to each of the following items: a number of advertisements omitted, certain typographical errors, a blurred page, matter evidently belonging to another school inserted. Be specific and detailed.

Write the reply that the printer would make.

**12.** Write to the Liberty Bank of Buffalo stating that you wish to open a checking account there. Give as reference the National Bank of Commerce, New York, where you have carried an account.

**13.** Write to the *New York Times* requesting that an advertisement be inserted which shall run for five consecutive days. Inclose check in payment. The advertisement is to secure for your employer, J. F. Case, Real Estate and Insurance, a second office assistant, one familiar with the dictaphone and an accurate typist.

Prepare this advertisement and write the letter.

**14.** You are the owner of a Cadillac (5 passenger touring car). You live in Danville, Illinois.

Write a letter to the State License Bureau, Albany, N.Y., requesting a tourist's license for your car and inclose a check to the amount of \$\_\_\_\_\_.

Inclose also a check to the amount of \$\_\_\_\_\_ for your chauffeur's license.

**15.** A letter has reached the firm by which you are employed, stating that certain merchandise ordered March 10, 19— has never been received. It is now March 21.

Write a letter of explanation and apology.

**16.** Mrs. Herman J. Fleet of your city has written a note of



appreciation to the firm by which you are employed, because of the excellence of the service which she received during the Christmas rush season.

Write the firm's acknowledgment of this courtesy.

17. For the Edison Company write a letter acknowledging a customer's letter and rectifying the overcharge in the electric light bill for March 19—.

18. Write a letter to a student who has completed the office practice course in your school. State some of the difficulties which you are experiencing in your work this term. Show clearly and definitely just what these difficulties are, and ask for assistance.

19. Write a letter giving an explanation of automatic filing to someone who has just received a position as a filing clerk.

20. Write a letter to a friend who has frequently been absent from the office practice class, explaining how to clean a typewriter.

21. Write to a beginner in typewriting, explaining the value of the "touch" system.

22. Write a letter to your brother, who has just applied for a position as messenger boy, and state certain things which he should know about office routine.

23. Visit any bookshop in your vicinity. Note the choice and display of books. Comment on the way in which the books are sold. Write a letter suggesting various ways of improvement by which the shop could be made more attractive and more books sold.

24. Walk through your school lunchroom before the lunch hour and during it. Is the equipment up-to-date? Is the food appetizing? Is the service expeditious?

Write a letter to the Chairman of the Lunchroom Committee making definite suggestions for improvement.

25. Walk through any big department store. Note the various conveniences and helps. Write to some smaller store, offering to establish one or more of these innovations.

26. Secure permission from your teacher to visit the *Mail Department* of some big firm in your town. Note carefully the method of sorting and distributing the incoming mail and the procedure which is followed in sending out the house mail. Write a letter to this firm expressing your thanks for the privilege which

has been given you, and stating that you found certain procedures (here speak in detail) excellent.

27. The Tea Room Training Organization, 33 W. 42nd Street, your city, is organizing classes to train in the management of tea rooms, cafeterias, and coffee shops. Write a letter asking to be admitted to one of these classes.

28. Answer the following advertisement:

WANTED: CLERKS — Elementary school graduates with some high school or business school training. Clerical experience and good penmanship essential; some positions require knowledge bookkeeping and typewriting. Age 18-25. Western Hardware Company, City.

29. Answer the following advertisement:

WANTED: TYPIST — One willing to learn dictaphone. Apply by letter only, stating age, experience, and salary expected. Colonial Works, 233 Norman Ave., City.

30. You have made application to a certain firm for a position. The firm has replied, asking the following questions. Write a letter which gives in full the information requested.

Do you like the work you have asked for?

How do you expect to spend your leisure?

Have you any special reason for seeking employment with us?

Do you desire a permanent or a temporary position?

Through what means do you hope to secure advancement?

Have you the patience to plan all the work you attempt to do, the energy to work through masses of detail, the accuracy to overlook no point, however small, in your day's routine?

Have you carefully considered the future of the work you are asking for?

31.

SALESWOMEN

Are you busily engaged on Saturdays? The BARRIEMORE SHOP is in need of a few refined saleswomen possessing ability and charm to reinforce our sales staff on Saturdays only.

THE BARRIEMORE SHOP

1540 Broadway — City

Answer this advertisement.

32. "I would like to know if you have positions open in your filing department during the summer months for high school girls, as I would like to apply for a position."



This is a quotation from an actual letter. Write a letter making a similar request which will give your training and some idea of a stronger personality than this letter shows.

33.

## BANK

A large downtown bank requires the services of a few bright energetic young women, 18 years of age or over; salary \$60 per month to start; experience not necessary; excellent opportunity for advancement; congenial surroundings. In applying state age, education, experience, if any.  
V 896 Times Downtown

Answer this advertisement.

34. a. Write to some wholesale furniture company in your vicinity, ordering a kitchen cabinet to be sent by express. Give catalog number and full shipping directions. Inclose postal money order.

b. Write the firm's acknowledgment of your order, and state that the cabinet was shipped the day following receipt of order (give date).

35. a. Write a letter to your teacher telling her that you are forced to leave school, and are applying for a position as typist with the \_\_\_\_\_ Company, of \_\_\_\_\_. (Here fill in the name and address of company.) Ask her to be kind enough to write to this company about your school work and character.

b. Write the teacher's letter to the firm.

c. Write a cordial note to this same teacher, telling her that you have secured the position for which you applied, and thanking her for her kindness in writing.

36. Write a letter which might appear as an advertisement in any magazine, pointing out the advantages of any *one* of the following:

The *express train* over the covered wagon

The *automobile* over the horse-drawn carriage

The *telephone* over the town crier

37. Answer the following advertisement:

Assistant to magazine production manager — preferably, although not necessarily, with previous advertising make-up experience; intelligence and the ability to handle details with speed and accuracy essential; salary \$25 to start. Write fully. Address H. 563 Times.

**38.** A new firm has written to you requesting information for their mailing list. They are very anxious to secure the names of a number of real estate agents, electrical contractors, architects, and steam fitters. By referring to some available directory or register, send the list requested and state in a courteous letter that you will be glad to give any other information which you can.

**39.** Your employer is out of town. A letter arrives which must await his return to be answered. Write a letter of acknowledgment.

**40.** Write a letter to a customer who has ordered by mail five yards of tapestry like a sample inclosed, telling her why the order cannot be filled.

### DICTION

The following words appear frequently in letters and are often misused. Find the exact meaning of each one and show how it should be used.

ability	besides	good
accept	best	got
admission	between	guess
admittance	calculate	hand
advice	can	hoping
advise	capacity	if
affect	choice	imply
agreeable	communication	inclosed
all ready	complaint	inform
almost	council	kind of
already	counsel	lay
all right	different (from)	lend
alternative	disclose	liable
among	due	lie
appear	effect	like
appreciate	esteemed	likely
apt	except	line
as	farther	loan
as . . . as; so . . . as	few	may
balance	former	most
beg	from	neither
beside	further	occur



of	promise	respectively
off	proposal	same
only	proposition	seem
our (Mr. Brown)	proved	shall (will)
party	providing	should (would)
per	real	state (v.)
person	recent	therefore
principal	remit	
principle	respectfully	

### A BUSINESS DICTIONARY

This list has been compiled from many business letters. You may have occasion to use it from time to time.

A. Insert the meaning of each word.

B. Use correctly in a sentence.

abstract	adult	annual
acceptable	advance	annually
acceptance	advancement	appellant
accepting	advantage	appellee
accessible	advertise	application
accommodate	advertisements	appointment
accommodation	advice	appraisal
account	adviser	appraiser
accrue	advocate	appreciate
accumulate	affidavit	approaching
accurate	affiliations	approximate
achieved	agencies	arbitration
acknowledging	agreement	architect
acknowledgment	agriculture	argument
acquisition	allege	arrangement
action	allowance	ascertain
active	alphabetical	assailant
actuary	ambiguous	assent
address	ambitious	assessment
addressee	analysis	assets
addresses	analyze	assigned
adjustment	announcement	assignee
administrator	annoyance	assignor

assistants	carelessness	compromise
associates	cashcd	comptroller
association	cashier	concede
assurance	census	concentrate
attendant	certificate	concession
attorney	certified	conference
auctioneer	charges	confidential
audit	chattel	connect
authorize	cheat	consensus
average	cheating	consent
avoid	check	consideration
balance	circular	consignee
banker	citizen	consignment
bankruptcy	claim	consignor
bargained	classified	consistency
basis	clearing house	consolidated
billhead	client	constituency
binding	collateral	consult
births	collect	consulting
bonus	collection	contents
bookkeeper	collision	continuation
bookkeeping	column	contract
borrow	commerce	contractor
bought	commercial	control
boycott	commission	controversy
breach	commodities	convenient
breakage	common	conveyance
brevity	communicate	convince
budget	communication	coöperation
builder	community	copartnership
bursar	companies	corporation
business	company	correction
buying	competence	correctness
cablegram	competent	correspondence
calculate	competition	correspondent
canceled	competitor	corresponding
capitalist	complaint	corrugated
carbon	completely	countermand
career	complicated	countersign



coupons	dictaphone	errors
court	difference	essential
covenant	director	estate
craftsman	directory	estimate
credential	disbursement	evidence
credit	discount	exaggerate
creditor	discrepancy	examine
cumulative	discussion	excellent
currency	dispatch	executive
customer	display	executor
customers	dispose	expenditure
daily	distribution	expense
damage	dividend	expensive
debit	document	expiration
debt	draft	export
debtor	drawee	exterminate
decision	drawer	extra
declared	due	facilitate
decrease	duplicate	facility
defalcate	duplicator	facsimile
defective	duties	factory
defendant	earning	fails
defensible	economize	feasible
delinquent	effective	fee
deliver	election	files
denomination	eligible	filing
depart	embargo	financial
department	embarrass	financier
dependent	emergency	firm
deponent	emphasize	fiscal
deposit	employé	fluctuate
depositor	employer	folders
description	encumbrance	follow-up
designate	endowment	foreclosure
destination	enforceable	foreign
destroyed	enforced	foreman
destruction	engagement	forge
devise	enterprise	fragile
diary	envelope	franchise

freight	installed	lessee
fulfilled	installment	lessor
fundamental	instant	letterhead
funds	instrument	liabilities
future	insurability	liable
geographical	insurance	libel
goal	insure	limitation
guarantee	intelligently	liquidate
guides	interest	listing
hectograph	interpretation	litigation
identification	introduce	loan
identify	invaluable	mail-order
ignorance	inventory	maintain
illustrate	invested	majority
illustration	investigate	management
immediately	investing	manipulate
impartial	investment	manufacturers
import	invoice	manufacturing
importer	involving	market
income	issue	marketing
incoming	itemize	mastering
incorporate	items	maturity
increase	journal	memorandum
independent	journey	mercantile
index	judicious	merchandise
indorse	junior	merchant
indorsement	knowledge	merits
inducement	label	message
industrial	lawful	messenger
information	lawyer	mileage
infringement	league	mimeograph
inherit	lease	minimum
initial	ledger	mining
initiative	legacies	minority
injustice	legal	miscellaneous
insertion	legibility	misrepresent
insolvency	legible	misstatement
insolvent	legitimate	mistake
inspect	lend	monetary



money	percentage	profitable
money order	perforator	profits
monopolize	perform	progress
mortgage	perishable	promissory
multigraph	perished	promote
multiple	perjury	promotional
mutual	permission	property
negotiable	permit	proprietor
neostyle	personal	proprietorship
nominate	plaintiff	prospered
notebook	policy	protection
notified	population	protest
notify	possession	provision
obligation	postage	public utilities
observe	posting	purchaser
occupation	postpone	purchasing agent
office	practice	pursuant
officer	preamble	quantity
official	precaution	quorum
operator	preferred	quotation
opinion	prejudice	rates
opponent	preliminary	rating
opportunity	premium	real estate
ordinance	preparation	receipt
organization	prescribe	receivable
organize	president	reciprocate
originate	preyed	reclaiming
outgoing	primary	recognize
outlawed	principal	recommend
overcrowded	principle	recommendation
owe	private	reconcile
ownership	privilege	recording
pamphlet	probate	records
parties	proceed	referee
partitions	procedure	references
partner	producer	refuses
patronize	production	register
payable	professions	registrar
payment	profit	reimburse

reliable	seal	survey
reminders	sealed	syndicate
remittance	secondary	systematize
remuneration	secretary	telegram
rendered	sections	telegraph
repay	security	telephone
replace	senior	teller
report	separate	tenant
representative	service	tentative
repudiate	shipments	terminal
requisition	shipped	terminate
residence	shipper	testify
resource	shipping	ticker
respectfully	signature	ticket
respectively	skilled	time table
respondent	solicited	trades
responsible	sources	trading
responsibility	space	training
retail	specific	transaction
retired	specified	transcribe
revenue	speculator	transit
risk	staff	transmittal
roller press	statement	transport
roller press copier	statistician	transportation
round-trip	statistics	traveler
route	statute	treasurer
routine	stenographer	trespass
rules	stipulate	trucking
ruling	storing	trust
rural	subdivision	trustee
sacrifice	subscriber	typewriter
salary	subsequent	ultimate
salesman	substitutes	uncertified
sample	success	uncollectable
sanction	summary	underwriter
saving	sundry	unduly
schedule	superintendent	unintelligible
science	supremacy	unproductive
scope	surplus	unskilled



useful	vaults	wants
usury	venture	warehouse
utility	vertical	waybill
utilize	via	wealthy
valuable	vocation	wholesale
valuation	void	wrapping
value	vouch	
valued	voucher	

## CHAPTER VI

### TELEGRAPH, CABLE, AND WIRELESS SERVICE

**To the Instructor:** *The universal demand for speed makes this chapter imperative. In many instances letters are too slow. Business offers, notices of change, important information, unavoidable delays demand a speed of communication impossible by mail. Students must gain familiarity with the different kinds of service, with the books which supply the rates, and must become skillful in compressing information so that the message is clear, telling, and concise.*

*Certain rate books published by the Telegraph Companies are referred to in this volume. Some of the problems demand their use. It will be wise, therefore, to equip the office practice classroom with copies of the Tariff Book published by the Western Union, or Postal Telegraph-Cable Company; Cable Rate Book of Postal or Western Union; Radio Rate Book of the Radio Corporation of America; some code book such as ABC, Acme, Bentley's or A1. Old copies are available and are useful for classroom problems; but pupils must be warned that for real business, copies of the booklets should be secured at frequent intervals, since regulations and rates are subject to change.*

In addition to the telephone, other means of conveying messages are the telegraph, the cable, the wireless, and the radio. The telephone permits direct communication between two persons, but does not give the written record which is made when the telegraph is used.

It is important that you should be familiar with the different classifications of the telegraphic and cable service and know when each should be used. Directions for the use of the rate or tariff books and for the use of code books are given in the books referred to in the second paragraph above. It is essential that you acquaint yourself with them. You must know how to count the words of a mes-



sage and how to estimate the cost. You must learn to express yourself clearly, in the fewest possible words, and you must learn how to file messages by telephone with the telegraph company. You should also know what is meant by a mutilated message, by "repeat back," and by "report delivery."

The service divides itself into three classifications:

**Telegraphic service.** This deals with land messages transmitted by wire from one part of the country to another, or from one country to another where no large body of water intervenes. A message from New York to Los Angeles, from New York to New Orleans, or to any other city or state within the United States, will be transmitted by telegraph. So, also, a message from New York to Winnipeg, Canada, or to Mexico City, Mexico, will likewise be transmitted by telegraph.

**Cable service.** This has to do with communications by submarine cables between countries separated by a large body of water. A message to Edinburgh, to Buenos Ayres, to Montevideo, or to Cairo, may be transmitted by cable.

**Wireless and radio.** The term "wireless" is used to define messages transmitted by wireless telegraphy between two given points or places. The radio identifies messages transmitted by wireless telegraphy between ship and shore, or between shore and ship.

**Time differences.** In sending messages of any kind, you must take into consideration the difference in time between certain sections of the United States and between the United States and other countries. Within the United States, there are four time zones, differentiated by the names: Eastern, central, mountain, and Pacific time. Between Eastern time and central time there is an hour's difference; between Eastern time and mountain time, two hours; and between Eastern time and Pacific time, three hours; that is, Eastern time is later than central, mountain, and Pacific time by the differences specified.

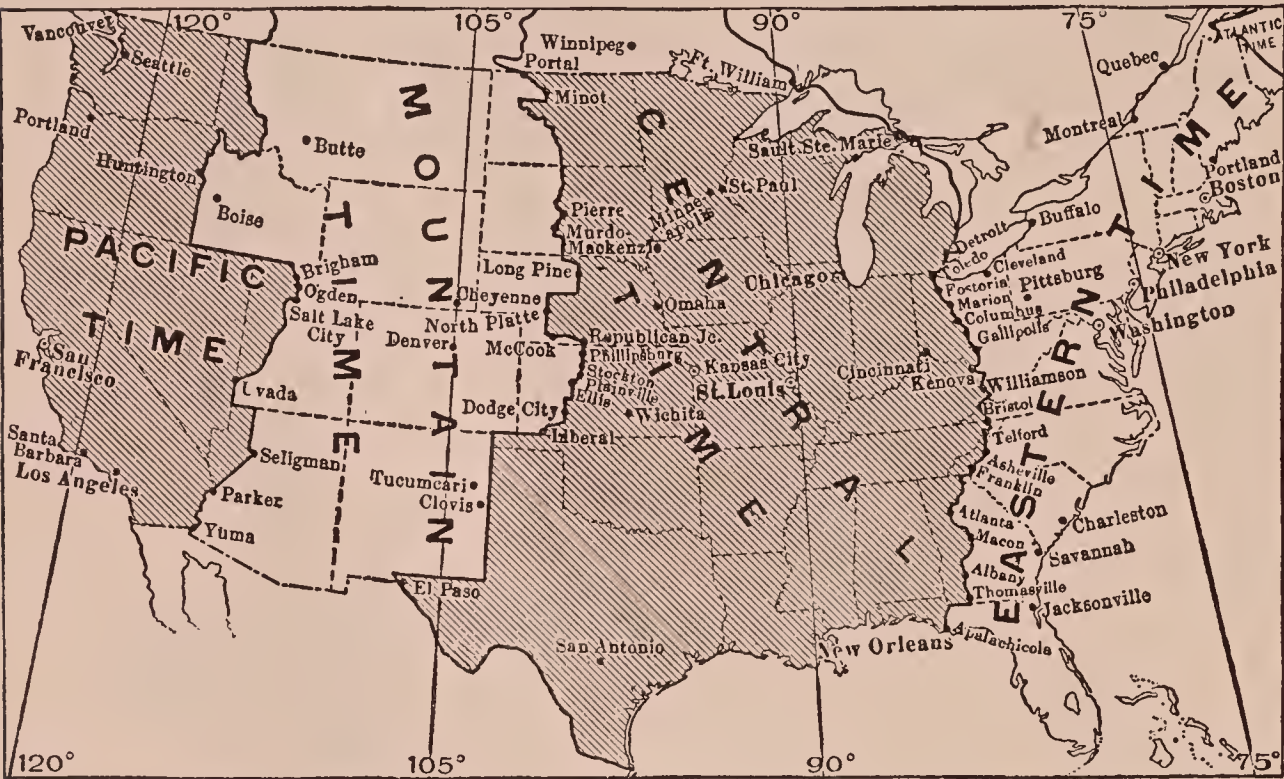




The Telegraph



Between the United States and other countries the time chart for cable users shown below will give the time differences. There is a difference of five hours between New York and Great Britain, a difference of one hour between



Time Changes across the United States

New York and the Argentine, ten hours and thirty minutes between New York and Bombay, and five hours between New York and France.

These differences are based on Standard Eastern Time. Daylight Saving Time is not used.

TIME CHART FOR CABLE USERS

To determine the time in foreign countries add the following hours and minutes to *Standard Eastern Time*.

	H.	M.		H.-	M.
Aden.....	8	0	Bombay.....	10	30
Algeria.....	5	0	Borneo.....	13	0
Argentine.....	1	0	Bosnia.....	6	0
Austria.....	6	0	Brazil.....	2	0
Azores.....	3	0	Bulgaria.....	7	0
Batavia.....	12	0	Burmah.....	11	30
Belgium.....	5	0	Calcutta.....	11	11
Bolivia.....	0	0	Canary Islands.....	5	0

Cape Colony.....	7	0	Orange River Colony.....	7	0
Chili.....	0	0	Paraguay.....	1	0
China.....	13	0	Peru.....	0	0
Cuba.....	0	0	Philippines.....	13	0
Czecho-Slovakia.....	6	0	Poland.....	6	0
Denmark.....	6	0	Porto Rico.....	1	0
Egypt.....	7	0	Portugal.....	5	0
France.....	5	0	Portuguese E. Africa.....	7	0
Germany.....	6	0	Portuguese W. Africa.....	6	0
Gibraltar.....	5	0	Queensland.....	15	0
Great Britain.....	5	0	Rhodesia.....	7	0
Greece.....	7	0	Roumania.....	7	0
Holland.....	5	20	Russia.....	7	0
Honduras.....	1	0	Servia.....	6	0
Hong Kong.....	13	0	Sierra Leone.....	5	0
*Honolulu.....	5	30	South Australia.....	14	30
Hungary.....	6	0	South-West Africa.....	6	0
India.....	11	30	Spain.....	5	0
Italy.....	6	0	Straits Settlements.....	12	0
Japan.....	14	0	Sweden.....	6	0
Jugo-Slavia.....	6	0	Switzerland.....	6	0
Madeira.....	4	0	Tasmania.....	15	0
Malta.....	6	0	Transvaal.....	7	0
Mexico City.....	1	0	Turkey.....	7	0
Natal.....	7	0	Uruguay.....	1	0
New South Wales.....	15	0	Venezuela.....	1	0
New Zealand.....	16	30	Victoria.....	15	0
Norway.....	6	0	West Australia.....	13	0

\* Deduct

*Number      Filing  
of words   Date   Time*

*For instance* — A Cablegram marked LONDON 10 22/320P

The table above shows that 3:20 P.M. London is equivalent to 10:20 A.M. New York time, so that this message, if received in New York at 10:55 A.M., was 35 minutes in transit.

## TELEGRAPH SERVICE

Telegrams are land communications sent by wire within the borders of a country, or to an adjacent country not wholly separated by a large body of water.

In all classifications of the telegraph service in the United States, only the words in the body of the message are counted and charged for. The words contained in the inside



address and one signature are not charged for. In foreign countries a charge is made for each word in the telegram.

In writing the message, no punctuation marks should be used unless the sender wants them transmitted. In this case, each punctuation mark will be charged as a word. The message should be so worded that its meaning is clear without the aid of punctuation marks. The message must be plainly written. Typewritten messages are always best, not only because they are more legible but also because it is a simple matter to make copies of them.

To keep the cost of messages down is also important. They should be as brief as clearness will permit. As aids to this end, certain concise forms of expression have been devised which are called code and cipher words.

A **code word** is a group of letters, not exceeding ten, used to represent words or phrases. For example:

Word	Meaning
geldriem.....	Make complete search on validity and scope of patent and report to me at once

CLASS OF SERVICE DESIRED

DOMESTIC	CABLE
TELEGRAM	FULL RATE
DAY LETTER	DEFERRED
NIGHT MESSAGE	CABLE LETTER
NIGHT LETTER	WEEK END LETTER

Patrons should check class of service desired; otherwise message will be transmitted as a full-rate communication.

WESTERN UNION

1207-A

NO.	CASH OR CHG.
CHECK	
TIME FILED	

NEWCOMB CARLTON, PRESIDENT

J. C. WILLEVER, FIRST VICE-PRESIDENT

Send the following message, subject to the terms on back hereof, which are hereby agreed to

To

Street and No.

Place

Sender's address for reference

THE QUICKEST, SUREST AND SAFEST WAY TO SEND MONEY IS BY TELEGRAPH OR CABLE

Sender's telephone number

Telegraph Blank

This blank may be used for all forms of telegraph or cable service.  
Standard time is always used in timing telegrams.

Three copies, an original and two carbon copies, of outgoing messages are made in many offices. The original, written on the regular blank form of the telegraph company, is sent for transmission; the duplicate is mailed immediately with a letter confirming the message, thus enabling the receiver to compare the message as received with the confirmation copy; and the triplicate is placed in the office files. In some offices an extra carbon copy is made for the accounting department for use in checking the monthly telegraph bill.

### Major uses of the telegraph.

#### I. *Business.*

1. Acknowledging first orders.
2. Wiring for credit information.
3. Expediting shipments.
4. Acknowledging complaints.
5. Giving notice of price changes.
6. Giving notice of style changes.
7. Giving advice on meeting competition.
8. Paving the way for salesmen.
9. Inviting buyers.
10. Reviving inactive accounts.
11. Communicating between salesmen's calls.
12. Encouraging purchase of additional items (numbers).
13. Supplementing advertising.
14. Encouraging salesmen.
15. Instructing branches and salesmen.
16. Stimulating sales campaign.
17. Conducting special sales.
18. Making daily sales reports.
19. Quoting prices or making offers.
20. Sending salesmen's orders.
21. Answering inquiries.
22. Tracing orders or shipments.
23. Wiring shipping dates of orders.
24. Daily production reports.
25. Requesting replies to unanswered letters.



- 26. Accepting offers.
- 27. Requesting prices.
- 28. Replenishing stocks.
- 29. Sending money orders to salesmen.
- 30. Collecting delinquent accounts.

II. *Emergency.*

- Accidents.
- Illness.
- Death.

III. *Social.*

Telegrams are the new vogue in social correspondence, and are appropriate for messages of congratulation, greeting, and condolence, or messages making plans and arrangements. Special blanks and envelopes of appropriate design are supplied by the telegraph companies for Christmas, New Year's, St. Valentine's Day, Easter, Mother's Day, and Thanksgiving Day messages; and one of the leading telegraph companies now furnishes four other special blanks for birthdays, anniversaries, weddings, and social messages.

In messages of some length, the words are more easily counted if they are tabulated, thus:

Butler American Paper Co			
221 West Monroe St			
Chicago Ill			
Goods	ordered	by	wire
Friday	not	received	Must
have	them	immediately	or
deal	is	off	Wire
reply	Pettes & Company		

Code language may be used in all classifications of the telegraphic service.


Telegrams are classified as:

**Full-rate telegrams.** This classification offers the best service, and is used wherever immediate transmission and prompt delivery are essential. Telegrams are on a ten-word basis, that is, there is a basic charge for the first ten words, with an additional charge for each word over ten.

**Day letters.** These are transmitted during the day only, and

are secondary in importance to full-rate telegrams. The latter take precedence over these special rate communications. The cost of a fifty-word day letter is one and one-half times the cost

Postal Telegraph			
(THE MACKAY SYSTEM)			
CLASS OF SERVICE DESIRED		CABLE'S NUMBER	
DOMESTIC	CABLE		
TELEGRAM	FULL RATE		
DAY LETTER	NIGHT MESSAGE		
NIGHT MESSAGE	NIGHT LETTER		
NIGHT LETTER	NIGHT CABLE LETTER		
<small>Please check class of service desired, otherwise message will be transmitted as a full-rate communication</small>		<small>STANDARD TIME</small>	



ALL AMERICA CABLES
COMMERCIAL CABLES

Send the following Message, subject to the terms on back hereof, which are hereby agreed to

Page 1

New York, September 1, 1929

J. L. JONES AND COMPANY

SAN FRANCISCO, CALIF.

SHIP IMMEDIATELY TEN THOUSAND BLUE FOLDERS    MUST HAVE

SEPTEMBER SIXTEENTH.

H. S. BOXMAN AND COMPANY

### An Outgoing Telegram

of a ten-word full-rate telegram. If day letters must reach business offices before the close of business on the day of their date, they should be sent early in the day.

**Night messages.** These are messages accepted by the telegraph companies up to 2 A.M. for delivery the morning of the following business day. For messages of moderate length, this is the cheapest overnight service. Night messages are on a ten-word basis as in the case of full-rate telegrams, but the rate is lower.

**Night letters.** These may be sent at any time during the day and at night up to 2 A.M., for delivery the morning of the next business day. The cost of a fifty-word night letter is the same as for a ten-word telegram. This is the cheapest class of service for messages in excess of thirteen or fourteen words, and it is used as an inexpensive substitute for the mails by business firms throughout the country. The telegraph company at point of destination may make delivery by mail if it chooses, but messenger delivery is made in most cases.



## SENDING AND DELIVERING MESSAGES

Messages may be filed with the telegraph company by merely calling "Western Union," "Postal," or the telephone number of the local company and dictating the message. The message should be typewritten in advance and carefully read to the telephone-recording operator.



Printing Telegraph Machine

To guard against errors, the operator reads back the message. Of course a copy of this message should be placed in the office files.

To guard against errors in transmission, important messages are often repeated back. The request for this service is made by writing the words "Repeat Back" in the box marked "Check" in the upper right-hand corner of the telegraph blank. An additional charge is made for this service. In the case of telegrams it is one half the cost of

the unrepeated message, for cablegrams it is one quarter the cost of the unrepeated message. In addition, the two words "Repeat Back" are counted and charged for.

**Private telegraph wires.** Many of the larger firms and establishments have private telegraph wires connected directly with the operating departments of the telegraph companies. Since the advent of the modern printing telegraph machines, many of these wires are equipped with these machines for sending and receiving telegrams. The printing telegraph machines are not unlike typewriters and can be operated by any typist after receiving brief instructions. By depressing the keys on this machine, the characters are printed simultaneously on gummed tape, on both the sending and receiving machines. The gummed tape is then placed on a message blank. This modern machine is rapidly superseding the Morse code system of telegraphing.

### CABLE SERVICE

Cablegrams are communications transmitted by submarine cable between countries separated by a large body of water.

In all classifications, titles, addresses, signatures, as well as all words in the text, are counted and charged for.

The cable service is classified as follows:

**Full-rate cablegrams.** These are used for communications requiring quick transmission and prompt delivery. This is the standard cable service. These messages may be written in plain, code, or cipher language, or in combinations of the three. In plain language, words of fifteen letters or fraction thereof are counted as one word. The charge is on a word basis.

**Deferred (half-rate) cablegrams.** This form of service is designed for plain-language communications that will stand the delay incident to being subordinated in transmission to full-rate messages. The rates are generally one half of the full rate. Messages must be in the language of the country of origin or of the country of destination, or in French.



**Cable night letters.** This form of service is possible because there are times when cable facilities are not busy. It is designed primarily for business communications of a semi-important character and for social use. Cable night letters are delivered the day after they are written, except to places in the Near East and the Far East which are subject to forty-eight-hour delivery. The charge for cable letters is approximately one third of the full rate. A minimum of twenty or twenty-five words is charged for, according to destination. This service is available to most countries of the world.

**Week-end cable letters.** This class of cable message, if filed with the cable company before midnight Saturday, is deliverable at destination on Monday morning. The Week-End Cable Letter Service has been extended to most countries of the world. This service furnishes a valuable method of communication between business institutions and their foreign branches or correspondents, also for social correspondence exchanged by tourists traveling abroad. The charge for week-end cable letters is approximately one quarter of the full rate. A minimum of twenty or twenty-five words is charged for, according to destination.

Cable messages are for the most part written in code. There are two reasons for this: First, the fact that the conciseness of the code makes the message less expensive; second, the fact that under certain conditions it is advisable that the nature of the information be concealed. Code language may be used in full-rate messages only.

Messages sent so that the sense is intelligible are said to be in plain language; *i.e.*, the language of the country — English, French, Spanish, etc.

**Code messages.** Messages in code are expressed by certain arbitrary words which identify specific phraseology. For instance, the English word *formally* has been given the arbitrary meaning of *negotiating*; and the French word *en-filons* has been given the meaning of *can be ignored*. The artificial word *fleche* has been given the arbitrary meaning of *moment*.

*Flecken* means *Do not leave it until the last moment*.

Among the best known public code books or systems are: *ABC*, *Acme*, *A1*, *Bentley's*, *Lieber's*, *Scott's*, and *Western Union*. Code words are listed alphabetically in code books. Divisional headings in heavy type give the most important word in the phrases and sentences of the different groups.

Code messages are divided into two categories, *A* and *B*.

Under Category *A*, code words of not more than 10 letters must have at least one vowel if they comprise not more than five letters; at least two vowels if they comprise 6, 7 or 8 letters, and at least three vowels if they comprise 9 or 10 letters. In code words of more than five letters one vowel at least must be in the first five letters, and at least one vowel in the rest of the word. The third vowel in the case of code words of 9 or 10 letters may be placed anywhere in the word. The authorized vowels are *a, e, i, o, u* and *y*. Code words formed of combinations of plain language words contrary to the usage of the language to which they belong are prohibited. Words in plain language used in code messages of Category *A* are counted at the rate of 10 letters or fraction of 10 letters to the word. Cipher in Category *A* code message is counted at five figures or letters to the word.

Under Category *B*, code words of not more than five letters may be formed without restriction. Figures and groups of figures unless written as words are not admitted. However, genuine commercial marks consisting of figures and letters will be accepted. In messages accepted under Category *B* the indication *CDE* must be inserted in the preamble, and must be transmitted to destination. No charge is made for this indication. Accented letters are not permitted, and diphthongs are counted as two letters each. Words in plain language used in code messages of Category *B* are counted at the rate of five letters to the word.

Messages of Category *A* are subject to full-rate charges. Those of Category *B* are charged for at two thirds of the full rate with a minimum charge for four words.

To ascertain the charge under Category *B* compute the tolls for the message on the basis of full rates and then multiply by two thirds. For instance, 10 words Chicago to France, 31 cents per word full rate,  $\$3.10 \times \frac{2}{3} = \$2.06\frac{2}{3}$  or \$2.07.



Messages containing both Category *A* and Category *B* words are charged for at full rates.

Paid service advices sent in connection with Category *B* messages must be charged for at full rates.

<i>Code Word</i>	<i>Translation</i>
Impiccasce . . . . .	A great service has been rendered by
Impiccione . . . . .	Amount claimed for service rendered

Here the most important word is “service,” and accordingly the heading under which to look is “service.” Then follow down under this heading until the right expression is found. If the proper word cannot be located in this way, another heading or key word of similar meaning should be tried, or the next word of importance in the sentence or phrase which is to be reduced to code should be tried.

66995	Impfzweige . . . . .	Will serve.
66996	Impiabamus . . . . .	Will serve for the present.
66997	Impiadade . . . . .	Will serve until.
66998	Impiandis . . . . .	Will serve ——— with formal notice to.
66999	Impianella . . . . .	<b>Served.</b>
67000	Impiantano . . . . .	Has been served with.
67001	Impiantare . . . . .	Has not yet been served.
67002	Impiantava . . . . .	Has served to.
67003	Impianto . . . . .	Have they been served?
67004	Impiastri . . . . .	Have not served.
67005	Impiatorum . . . . .	Have served.
67006	Impiatis . . . . .	Have you been served?
67007	Impiaturam . . . . .	Have you served?
67008	Impiatiuros . . . . .	If they have been served with.
67009	Impiaverat . . . . .	If they have not been served with.
67010	Impiavimus . . . . .	If you have been served with.
67011	Impiavisse . . . . .	If you have not been served with.
67012	Impicabunt . . . . .	May be served at any moment.
67013	Impicandi . . . . .	<b>Service.</b>
67014	Impicandos . . . . .	Accepted service.
67015	Impicarent . . . . .	Accept service.
67016	Impiccasce . . . . .	A great service has been rendered by.
67017	Impiccione . . . . .	Amount claimed for service rendered.
67018	Impicture . . . . .	Bill for services rendered.

CLASS OF SERVICE DESIRED	
DOMESTIC	CABLE
TELEGRAM	FULL RATE
DAY LETTER	DEFERRED
NIGHT MESSAGE	CABLE LETTER
NIGHT LETTER	WEEK END LETTER

Patrons should check class of service desired; otherwise message will be transmitted as a full-rate communication.

# WESTERN UNION

NEWCOMB CARLTON, PRESIDENT

J. C. WILLEVER, FIRST VICE-PRESIDENT

1207-A	
NO.	CASH OR CHG.
CHECK	
TIME FILED	

Send the following message, subject to the terms on back hereof, which are hereby agreed to

1 2 3 4 5 6 7  
BR 18 9 CABLE=NEW YORK NY MAR 17 1931

8 9  
BANKBRIDGE=

10 11  
AMSTERDAM=

12  
JEDAYJABOG GYFIFHEBEC HEBAYHEBKI

13  
IKDUZITCER ITCOBFIBIM FYAPIKAMAC=

14 15  
YORKCHANGE.

## An Outgoing Cablegram

The figures above parts of the cablegram do not appear in the original, but refer to the following explanation:

1. The office call.
2. The message number.
3. The check, which indicates the total number of words, including the address and signature, that the message contains.
4. This word is carried as a part of the check in all cable messages. It is not counted or charged for.
5. An equal sign is always placed immediately before the point of origin.
6. The point of origin, or the name of the place at which the message is given to the telegraph company.
7. The date on which the message is given to the telegraph company.
8. Registered code address which indicates to the office at the destination the name and address of the person to whom or the firm to which the message is directed. It is counted and charged for.
9. An equal sign is always placed immediately after the name of the addressee to separate it from the address.
10. The destination which is counted and charged for.
11. An equal sign is always placed immediately after the name of the destination to separate it from the text.
12. The text, which in this message consists of ten-letter code words.
13. An equal sign is always placed at the end of the text to separate it from the signature.
14. The signature which is counted and charged for.
15. A period is always placed immediately after the signature as an indication that the message is completed.



**Private code systems.** When secrecy is important, code systems worked out privately and known only to officials or to trusted employés are used. These codes are changed frequently lest they become too familiar.

**Cipher messages.** Cipher messages are those composed of groups of figures having a secret meaning, or of words, names, expressions, or combinations of letters not fulfilling the conditions of plain language or of code language. The combination of figures and letters with a secret meaning in one group is not allowed. The count is five figures or letters to the word, and the charge is on the basis of full rates. Words in plain language used in cipher messages are counted at the rate of fifteen letters to the word.

36213. . . . Cannot now sell at prices previously advised  
Abbdb. . . (I or We) cannot accommodate you

#### Illustration of Cipher Words

**Registered cable address.** This is one word, often made up of parts of the firm name, as "Jacowi" representing James, Colgate & Wilson, and sometimes an arbitrary word, as, for instance, "Excelsior." In New York the name under consideration for a cable address is submitted to a central registration bureau representing the various cable companies. If it is found that the selected word is available, the cable address will be accepted by all the cable companies and registered. A fee of \$2.50 a year or \$1.50 for six months is charged for the registration. Outside of New York, registrations are made direct with the telegraph companies. A cablegram, accordingly, intended for James, Colgate & Wilson of London, should be addressed merely "Jacowi, London." The object of using registered cable addresses is to reduce the cost of messages by reducing the number of words resulting from the use of full addresses.

**Reversible cable address.** The reversible cable address operates between two firms and is a way of reducing the

cost of messages through the omission of the signature. Two firms doing extensive cable business with each other agree upon a name, sometimes made up of parts of both firm names, sometimes an arbitrary word, which is registered with the cable companies by each firm at the place where it is located and is thus jointly adopted. For example, Jones Brothers, in Edinburgh, and Wilson & Company, in New York, may each register the code address "Jowil." When Jones Brothers in Edinburgh receive a cablegram addressed "Jowil," from New York, they know that it is from Wilson & Company; and when Wilson & Company in New York receive a cablegram addressed "Jowil," from Edinburgh, they know that it is from Jones Brothers. Thus no signature is necessary.

**Translating messages.** Messages received in code must be translated. This is known as "unpacking" or "decoding" the message. The translation may be shown in three ways:

1. By interlining the meaning on the cable form as received, using a different colored ink.
2. By attaching to the cable form a slip giving the typed or handwritten translation.
3. By writing the translation on a printed form designed for this purpose.

**Mutilated messages.** These are cablegrams containing code words which are not decipherable nor understood when received. In such case, the addressee may obtain free of charge from the cable company a verification or a correction of the obscure or unintelligible words.

## MONEY ORDER BY TELEGRAPH OR CABLE

Occasions often arise when money must be transferred to a distant point immediately. Money may be telegraphed or cabled to meet obligations such as insurance premiums, taxes, assessments, and mortgages; as a deposit to



<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>NO.</td></tr> <tr><td>TIME FILED</td></tr> <tr><td>RECEIVED BY</td></tr> <tr><td>SENT BY</td></tr> </table>	NO.	TIME FILED	RECEIVED BY	SENT BY	<h2 style="margin: 0;">WESTERN UNION</h2> <h2 style="margin: 0;">MONEY ORDER</h2> <p style="font-size: small; margin: 5px 0;">NEWCOMB CARLTON, PRESIDENT      J. C. WILLEVER, FIRST VICE-PRESIDENT</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>AMOUNT</td></tr> <tr><td>MONEY ORDER CHARGE</td></tr> <tr><td>TELEGRAPH TOLLS</td></tr> <tr><td>TOTAL</td></tr> </table>	AMOUNT	MONEY ORDER CHARGE	TELEGRAPH TOLLS	TOTAL
NO.										
TIME FILED										
RECEIVED BY										
SENT BY										
AMOUNT										
MONEY ORDER CHARGE										
TELEGRAPH TOLLS										
TOTAL										
<p><b>THE WESTERN UNION TELEGRAPH COMPANY:</b></p> <p>Subject to the conditions below and on back hereof, which are hereby agreed to, <u>New York April 9</u> 19<u>31</u></p> <p style="text-align: right; font-size: small;">OFFICE      DATE</p>										
<p>PAY TO <u>Richard Roe</u></p> <p style="text-align: center; font-size: x-small;">IF TO A WOMAN GIVE PREFIX MRS. OR MISS, IF PRACTICABLE</p>										
<p>Street Address <u>La Salle Hotel</u></p> <p style="text-align: center; font-size: x-small;">GIVE HOUSE NUMBER AND STREET</p>										
<p>Place <u>Chicago, Ill.</u></p>										
<p>Amount <u>One hundred eighteen</u> — Dollars and <u>70</u> Cents (\$<u>118.70</u>)</p> <p style="text-align: center; font-size: x-small;">(A message, to be delivered with the money, costs but a little more and saves a separate telegram. It may be written on the following lines)</p>										
<p>Message to be delivered with the money: <u>Will meet you Thursday</u></p>										
<p>Positive evidence of personal identity is NOT to be required from the Payee, and I authorize and direct the Telegraph Company to pay the sum named in this order at my risk to such person as its agent believes to be the above named Payee, UNLESS the following is signed.*</p>										
<p style="text-align: center;"><b>POSITIVE PERSONAL IDENTIFICATION REQUIRED</b></p> <p style="font-size: x-small;">I desire that the above named payee shall be required to produce positive evidence of personal identity before payment is made.</p>										
<p>Signature <u>A. P. Johnson</u></p>										
<p style="text-align: right;">Signature <u>A. P. Johnson</u></p>										
<p style="text-align: right;">Sender's Address <u>416 Seventh Ave.</u></p> <p style="text-align: right; font-size: x-small;">for Reference</p>										
<p style="text-align: right;">Sender's Telephone Number <u>Pennsylvania 5674</u></p>										
<p style="font-size: x-small;">* Identifying questions to be asked person claiming payment without personal identification, may be written below:</p>										

### Telegraphic Money Order

guarantee a purchase, sale, contract, or advertisement; to travelers and traveling salesmen; for railroad and steamship tickets; wherever, in fact, the quick transfer of money is necessary.

The transfer is in the form of an order by the local office of the telegraph or cable company on the office at point of destination. In certain cases, payment is made at banks, or at an office in a nearby town or city if there is no office of the transmitting company at place of destination.

The procedure is similar to that in buying a postal money order. The sender deposits the amount to be transmitted and pays the sending charges to the local office. This office then sends over the wires to the office of the transmitting company at the point of destination the order for payment of the amount specified. The sender may or may

not require that the person to whom the money is made payable furnish full and positive personal identification. If he requires this, he signs the clause headed "Positive Personal Identification Required" in the lower left-hand corner of the blank. If he does not require it, he does not sign that clause.

If for any reason the money transferred cannot be paid, the sender is notified immediately and the amount returned.

On page 140 is a diagram of a money order showing date, the name and address of the person to whom the money is payable, the amount to be transmitted, the message, the sender's name, address, and telephone number, and the signature under the clause requiring strict identification as it should be filled out when such identification is required. If positive personal identification is not to be required, the signature in the lower left-hand corner will be omitted.

A variation of the standard Telegraphic Money Order is the Gift Order Service by which money may be sent as a gift accompanied by a suitable message for which no extra charge is made.




## RADIOGRAMS AND RADIOLETTERS

Radio has become such an important factor in communication that no treatment of telegraphic messages would be complete without special mention of its usefulness. Starting in the early part of this century with messages from ship to ship, it added communication from ship to shore and shore to ship, and broadened to include also telegraphic service between continents, and recently between a few cities within the United States. Approximately 50 per cent of all messages sent across the Pacific, 30 per cent of the transatlantic messages and from 20 per cent to 25 per cent of South American messages now go by radio. In the early



days of radio telegraphy, the service generally was referred to as "wireless." "Radio" is the term more popular in modern usage as indicating the expanded services offered, but the terms "wireless" and "radio" are absolutely synonymous.

While radio in the broader sense advanced, the original communication between ship to ship has not stood still.

RADIOGRAM			
Accepted No. _____ Prefix _____ Sent No. _____ Words _____ Radio _____	 <b>SHIP TO SHORE</b>	 <b>SHORE TO SHIP</b>	 <b>SHIP TO SHIP</b>
<b>"Via RCA"      RADIOMARINE CORPORATION OF AMERICA      "Via RCA"</b>			
This Station Ch'ge _____ Rec'y Station Ch'ge _____ Forwarding Ch'ge _____ Total _____ Sent to _____ By _____ Time Sent _____ Date Sent _____		FORM NO. 1. NOVEMBER 15, 1930	
Office of origin _____ Time filed _____ M. Date filed _____		Coastal Station Via _____	
<b>INSIST UPON RECEIPT, WHICH MUST BE PRODUCED WITH ANY COMPLAINT REGARDING THIS RADIOGRAM</b>			
<b>TO:</b> <span style="float: right;">READ THE CONDITIONS PRINTED ON THE BACK OF THIS FORM</span>			
MR WILLIAM BROCK SS LEVIATHAN NEWYORKRADIO BON VOYAGE LOVE FROM ALL LYDIA.			

### Radiogram to Ship

Every ship of any size today carries a floating radio-telegraph office from which communication can be obtained with other ships and with stations on shore, and by which messages can be received from other ships and from the shore stations as easily as in a land wire telegraph office. The same classes of service are available by radiograms as are offered by cables, but in addition radiograms offer shore to ship and ship to shore service. It is as simple to send a message by radio as by wire telegraph. All the leading telegraph companies in the United States will ac-

cept messages to be sent *via* radio to ships at sea and to foreign countries. A typical radio message, ready for sending, is shown in the illustration on page 146.

Literature describing the services offered can be obtained upon application in any Radio Corporation of America office, and it will prove valuable to the student who intends to master the various uses of radiograms.

Classes of service offered by the Radio Corporation include:

**Full or ordinary rate.** This is for messages requiring prompt transmission. They rank in importance after radiograms sent at "urgent" and "partly urgent" rates. Code language may be used.

**Deferred rate.** This is a half-rate service provided for messages of a less urgent nature and accepted on condition that their transmission may be deferred as long as any "urgent," "partly urgent" or "full-rate" radiograms of the same date remain to be disposed of. The first word of the address should be one of the following three indicators, according to the language in which the text is written:

- LCO — Language of country of origin
- LCD — Language of country of destination
- LCF — Language of country of France

This indicator is counted and charged for as one word.

Unless one of these indicators is inserted, it is assumed that "full-rate" service is desired.

**Urgent rate.** This service is recommended for all messages of an extremely urgent nature. Radiograms at this rate are given priority over all other commercial messages. The word "urgent" must be written as the first word of the address and is charged for.

**Partly urgent rate.** This provides for "urgent" service on the foreign telegraph systems. The indicator "PU" should be written as the first word of the address and is charged for as one word.

**Radioletters and weekend radioletters.** These are especially adapted for social and business correspondence which permits of some deferment. They are accepted upon the condition that their transmission is deferred until all higher-rate messages of the same day have been disposed of.

The indicator "RLT" (radioletter) or "WLT" (weekend radioletter) should be written as the first word of the address and is



charged for as one word. Code addresses which have been registered with the proper telegraph authorities may be used, except in WLT messages to Italy.

In "deferred" rate messages and radioletters and weekend radioletters, the text must be written in plain language of clear and connected meaning. The language of the country of origin, the language of the country of destination, or the French language may be used. The use of more than one language in the same message is not permitted. If the text includes numbers in either words or figures, or contains commercial marks or abbreviated commercial expressions, the proportion of such groups must not exceed one third of the number of chargeable words in the text.

The opening of the New York-San Francisco radio circuit offers to the public a new and highly efficient means of rapid trans-continental communication. Messages are now being accepted in New York, Boston, and Washington for transmission to San Francisco and in San Francisco for transmission to New York, Boston, and Washington at the same rates as those for land-wire telegraph.

The New York-San Francisco radio circuit crosses the continent without relay, using the projector system. Signals travel with the speed of light, requiring exactly one sixtieth of a second to make the trip. What that speed means can be realized when it is pointed out that a signal sent from New York or San Francisco actually arrives at the receiving point 3,000 miles away before it becomes audible to the human ear in the room from which it is sent.

Students of the use of the telegraph might also bear in mind that photographs, drawings, diagrams, advertising layouts, important written or printed documents or checks, and all similar matter can be transmitted by photo-radio. This reproduces exact copies of the material sent.

There are several supplementary radiogram services as follows:

**Prepaid replies (RP).** The sender of a radiogram may prepay a reply by depositing a suitable amount at the time of filing the original radiogram. The indicator "RP" and the amount prepaid must be written as the first word of the address. This indicator is charged for as one word.

**Repeated radiograms.** The sender of a radiogram may, at the time of filing, order it repeated back (collated) by inserting the indicator "TC" as the first word of the address. This indicator is

charged for, and an additional charge of one half the total tolls on the message computed at the full ordinary rate is made for this service, except in the case of a CDE (category B) code message. The charge for collation of a CDE message is one half of the charge for an ordinary CDE message of the same length. Such messages are carefully repeated back and checked by each radio and telegraph office through which they pass.

Other special services include notice of delivery, registered mail delivery, special delivery, air-mail delivery, radiograms to follow addressee, code language messages, and cipher language messages, all of which follow the rules applicable to wire-telegraph messages and are explained in literature obtainable from any radio office.

Often there is a chance for saving by the writing of certain names, principally of places, as one word in radiograms. New York in the address counts as one word and in a plain language or code language message as two words. Newyork in the address or in the body of a plain language or code language message counts as one word. Du Bois (name of a person) counts as two words in the address and two in the body of a plain language message and code language message. If, however, it is written Dubois, it counts as one word in the address and one in the body of a plain language or code language message.

Briefly it should be noted that every isolated figure, letter, or character counts as one word, and words joined by a hyphen or separated by an apostrophe are counted each as separate words. Each hyphen or apostrophe also counts as one word. Quotation marks, parenthesis, and underline is counted as one word. Punctuation marks, hyphens, and apostrophes are not transmitted except by expressed wish of the sender.

While the name of the place of destination and of the country, state, or county is counted as one word in the address, irrespective of the number of letters employed, the names of streets and of persons are counted at fifteen letters or fraction of fifteen letters to a word.

Marine radio is unique in that it offers a service not duplicated by any other telegraphic means. It is coming to be employed more and more in communications to and from persons on the ships.

Large liners handle more than 1000 radiograms in a single round trip in addition to the routine ship's business of thousands of words.



# RADIOGRAM

Accepted No.	19
Prefix	P
Sent No.	10
Words	16

A circular icon containing a detailed illustration of a steamship at sea.

SHIP  
TO SHORE

A circular icon featuring a stylized globe showing the Western Hemisphere.

SHORE  
TO SHIP

A circular icon containing a detailed illustration of a steamship at sea.

SHIP  
TO SHIP

A circular icon containing a detailed illustration of a steamship at sea.

This Station Ch'ge	
Rec'y Station Ch'ge	
Forwarding Ch'ge	
Total	
Sent to _____ By _____	
Time Sent _____	
Date Sent _____	

"Via RCA"

RADIOMARINE CORPORATION OF AMERICA

"Via RCA"

FORM NO. 1.

Office of origin SS LEVIATHAN Time filed 10:00AM. M. Date filed November 15, 1930  
Coastal Station Via Chathamradio-WCC

INSIST UPON RECEIPT, WHICH MUST BE PRODUCED WITH ANY COMPLAINT REGARDING THIS RADIOGRAM

TO:

READ THE CONDITIONS PRINTED ON THE BACK OF THIS FORM

BENJAMIN H. BARNES

66 BROAD STREET NEWYORK

WILL ARRIVE NEXT WEEK TO COMPLETE DIAMOND AFFAIR  
JOHNSON.

## Radio Message

Through the Radiomarine Corporation of America telegrams also may be sent to and received from persons in aeroplanes.

In addition to business deals, greetings to those arriving or leaving ships, and greetings from those arriving or leaving on ships, have become a customary social courtesy through this means. To address a radiogram to a person on a ship, simply sign the name and the ship and also the name of the radio office through which the radiogram will be sent. If the name of the radio office is not known to the sender it will be filled in by the company. The cost of a radiogram as a rule is about the same as the cost of a deferred cablegram.

## GENERAL QUESTIONS

## I. Telegraph.

1. How is the telegraph service classified?
2. In which classes of service may code language be used?
3. How should you indicate the class of service under which a message is to be sent?
4. How may you, as sender, know that a telegram has been delivered?

5. What points should you bear in mind when composing a telegram?

6. What information should be given in the address of a message to be sent to a passenger on a train?

7. If you desire to have the message you are sending delivered by telephone, what should you do?

8. What is the quickest way of filing a message with the telegraph company? Name two other ways of getting a message into the hands of the telegraph company.

9. In the charge for a telegram, what parts of the message are considered?

10. What are the social uses to which the telegraph may be put?

11. When would you use a day letter? A night letter? A night letter in preference to a night message?

12. What is the word basis on which the charge for a telegram is made? A day letter? A night letter? How is the charge for excess words in each case computed?

13. Name the time belts in the United States from east to west.

14. What is meant by wireless? By radio?

15. In what ways has the radio proved most valuable?

16. In what ways is wireless like the cable service and the telegraphic service? In what way does it differ?

17. When would you transmit money by telegraph?

## II. Cable.

1. What is the difference between a regular and a deferred cablegram? A cable night letter and a week-end cable letter?

2. In which classifications of the cable service may code language be used?

3. In the charge for a cablegram, what parts of the message are considered? What is the basis of charge?

4. Explain the meaning of the letters "RP." Where are they written? What should accompany these letters?

5. Name three ways by which the cost of cablegrams may be reduced.

6. *a.* What is a registered cable address? Why is it used?

*b.* What is a reversible cable address? Why is it used?

7. What is the normal time required for the transmission of a



cablegram from New York to Copenhagen? To London? To Yokohama?

8. You have a cablegram of great importance to send. You wish to guard against mistakes as much as possible. What should you do? What will be the cost of this additional service?

9. In what way is the week-end cable letter service helpful to business?

10. What is meant by a mutilated message? What should you do when receiving such a message?

### III. Telegraph and cable service.

1. What is meant by unpacking a message? Give another term sometimes used for this.

2. How many copies of outgoing telegrams and cablegrams are usually made in business offices? What is done with each copy?

3. What is meant by confirming a message? Why is it done?

4. What is code language? Why is it used?

5. Differentiate between a public and a private code system. Why are public codes used? Why are private codes used?

6. Name five well-known public code systems.

7. What is the difference between code and cipher language?

### PROBLEMS

#### I. Computing time differences in the United States.

(See map on page 126.)

1. *a.* How is time affected by traveling eastward?

*b.* How is time affected by traveling westward?

2. You have traveled across the continent from San Francisco to New York. How must you change your watch to conform with New York time?

3. On your return to San Francisco what will be necessary?

4. When it is 9:15 A.M. at Santa Fe, state the time at each of the following places.

*a.* Spokane

*b.* Milwaukee

*c.* Salt Lake City

*d.* Philadelphia

*e.* New Orleans

*f.* Cheyenne

*g.* Topeka

*h.* Boston

*i.* Memphis

*j.* Dallas

5. When it is 9:30 A.M. Mountain Time, what is the time at each of the above places?

6. When it is 3:15 P.M. Pacific Time, what is the time at each of the above places?

7. When it is 3:30 P.M. at Chicago, what is the time at each of the above places?

## II. Computing international time differences.

By reference to the *Time Chart for Cable Users* shown on pages 126–127 solve the following problems:

1. State the time at each of the following places when it is 2 P.M. in New York.

- |            |              |
|------------|--------------|
| a. Italy   | f. Egypt     |
| b. Sweden  | g. China     |
| c. Spain   | h. Japan     |
| d. Belgium | i. Argentine |
| e. Hungary | j. Holland   |

2. State the time at each of the above places when it is 3:30 P.M. in Chicago.

3. State the time at each of these places when it is 10:30 A.M. in San Francisco.

4. State the time in New York when it is:

- |                          |                         |
|--------------------------|-------------------------|
| a. 3:30 P.M. in Turkey   | f. 11:40 A.M. in Greece |
| b. 4:00 P.M. in Germany  | g. 1:15 P.M. in Cuba    |
| c. 10:15 P.M. in France  | h. 8:02 P.M. in Russia  |
| d. 12:30 A.M. in Denmark | i. 5:00 A.M. in India   |
| e. 2:10 P.M. in Uruguay  | j. 9:15 A.M. in England |

5. State the time abroad when the following cablegrams, sent from New York at the hours specified, reach their destination, allowing for transmission the time stated.

- |                                |                                |
|--------------------------------|--------------------------------|
| a. Holland, 18 min. 1:21 P.M.  | d. Portugal, 19 min. 3:02 P.M. |
| b. Belgium, 15 min. 10:10 A.M. | e. Norway, 19 min. 11:04 A.M.  |
| c. Italy, 20 min. 9:00 A.M.    | f. France, 13 min. 10:00 A.M.  |

III. Write on blanks furnished for this purpose the following messages, designating the branch of service desired. By reference to the tariff book, compute the cost of each message.



1. Your salesman, Frank M. Blanchard, left your city today for Chicago, without the name and address of an important prospect, Carl H. Henderson of 155 S. Dearborn St., Chicago. Send him a telegram giving him this information and directing him to call on Mr. Henderson as soon as possible after he arrives in Chicago. Address the telegram to the salesman aboard the Twentieth Century Limited train of the New York Central Railroad for delivery on the arrival of this train at Buffalo. (Example: Frank Smith, En Route Chicago, care Conductor, N. Y. C. Train Three (or name of train), due 10:35 P.M., Cleveland, Ohio.)

2. You are employed as secretary to the advertising manager of John Wanamaker's department store, Philadelphia. He is planning an August sale of rugs, furs, and furniture. Prepare some good day letters which will advertise this sale to certain regular customers.

3. Telegraph to the Grand Rapids Lumber Co., Grand Rapids, Mich., canceling order for carload of lumber dated the third of last month.

4. Telegraph your employer, Mr. C. James Conway, 79 Duane St., New York, that a railroad wreck has prevented you from reaching Washington, D.C., in time to deliver the important message with which you have been entrusted. Mr. Henry Banister, to whom the message was addressed, has left for the South. What will you do?

5. Send a night letter to the high school of which you are a graduate requesting certain credentials which your employer has demanded.

6. You have been sent by your employer to procure certain bargains in antique furniture from a small village in Vermont. You have been instructed not to exceed a certain amount. You find that the furniture is valueless but that there is opportunity to procure some pewter and old china. State particulars and ask for instructions. (Write this as a day letter.)

7. You are employed as secretary to the business manager of the magazine *The Monitor*, South Dearborn St., Chicago. Telegraph to Mr. F. B. Mason, American Type Founders Co., Belleville, Ill., requesting that your employer's name be placed on the regular mailing list to receive all bulletins and publications on type matters issued by the Company.

8. Telegraph the Popular Finance Publishing Corp., 15 Moore St., New York, N.Y., that although your subscription to the magazine *Popular Finance* has been paid, you have not received the magazine.

9. a. Mr. John E. Woodward has made application to your employer for the position of assistant advertising manager. He has given as reference Mr. H. D. Mensing, advertising manager of the firm of Ballinger & Perrot, Danville, Ill. Telegraph Mr. Mensing for particulars concerning Mr. Woodward's capabilities.

b. Write Mr. Mensing's reply as a day letter.

10. Telegraph the New York *Times*, Times Square Bldg., New York, N.Y., for permission to reprint an editorial on aerial mail, published Aug. 4, 19—, in the *House Organ*, issued by the St. Louis Zinc Co.

11. Telegraph the Benjamin Electric Mfg. Co., 120-128 So. Sangamon St., Chicago, Ill., that you have received their request for three subscriptions to your journal and that you will send one to the New York Office, 114 Liberty St., one to the home office, and one to the San Francisco Office, Rialto Building. Sign yourself "The Coming Age," Electrical Trade Journal.

12. Telegraph the Aetna Life Ins. Co., Hartford, Conn., that a man whose identification card for Accident and Health Insurance gives the name of Charles C. Brooks, 49 Cedar St., Hartford, Conn., has been seriously injured and carried into the office building where you are employed.

13. Telegraph Mr. Phillip Austin of 725 Allegheny Avenue, Buffalo, N.Y., that he may have the interview with Judge Crosby, which he has requested, next Tuesday at 2 p.m. Sign yourself Judge Crosby's Secretary.

14. You are desirous of buying real estate in St. Louis, Mo. You know of no reliable real estate agent for this section. Send a night letter to John J. Cleveland, 203 West 72nd St., New York, with whose real estate office you have long been familiar, requesting the name of some Missouri realty company which he can recommend.

15. You have been notified by The Fulton National Bank, Phoenix, Arizona, that you have overdrawn your account. You feel sure that there has been some mistake. Telegraph for your canceled checks.



IV. When writing the following messages, use the cable blanks furnished by the cable companies. The coding may be found in the Western Union *Telegraphic Code*, and the rates in the *Rates for Telegrams and Cables* furnished by the Western Union Telegraph Company or the Postal Telegraph-Cable Company. Follow the procedure of specimen problem below:

One of the salesmen of your firm is in Paris trying to sell goods. He finds a poor market and wishes to cable the home office as follows: Cannot sell here. What one word will express what he wishes to say?

The most important word, or key word, is *sell*. By looking in the code book, we find the word *sell* in heavy type, alphabetically arranged. Following along alphabetically under this heading, we find "cannot sell here," and in the column to the left the equivalent code word *illatrabas*. This one code word will convey the message intended and will reduce the number of words by two.

It is often necessary to try several key words before suitable coding can be found. This is especially true in long messages where several code words are to be used.

Let us assume, for example, that the name of your firm is Evans, Brander & Company, 329 South Wabash Avenue, Chicago, Illinois, and that the cable address is Evander. The above cablegram when ready to send would look as follows:

Paris (current date)  
Evander  
Chicago Illinois  
Illatrabas  
(Your last name)

The date line is not charged for. Accordingly, this cablegram consists of five words. By looking in the rate book, devoted to *cables*, we find an alphabetic arrangement of foreign countries. Opposite France, we find the rate \$.22 per word. The cost of this cablegram of five words would therefore be \$1.10.

By consulting the chart of time differences on page 126, Paris time is found to be five hours later than New York time, and New York time one hour later than Chicago time, or a total of six hours later time in Paris than in Chicago. Therefore, if the above cablegram is filed, or accepted by the cable company in Paris at 11 A.M., the time in Chicago would be six hours earlier, or 5 A.M. Allowing one hour for transmission and delivery, the time in Chicago when delivery is made would be 6 A.M., an hour when business offices are closed. It will thus be seen that time

differences must be considered when sending cablegrams. Assuming that the Chicago office opens at 9 A.M., the cablegram should be in the hands of the cable company in Paris by 2 P.M. to reach the Chicago office at opening time.

1. Your employer wishes to send a message by cable to the National City Bank at Montevideo, Uruguay, requesting them to decline making an advance before thorough inspection. The cable address is Citibank. The name of your firm is Bishop & Son, cable address Bison.

a. It is important that the message reach its destination as soon as possible. What class of service will you use?

b. Write the message in triplicate as you will present it to the cable company, using the regular cable blank forms. (If possible, type the message.)

c. For how many words will the sender be charged?

d. What will be the charge per word for the message?

e. What will be the cost of the message?

2. Assume that you are employed by Joseph Baker Sons & Perkins, Ltd., Kingsway House, London, England (cable address Bakers), as foreign representative. You are in New York in the interests of your firm and wish to send them the following message:

Important matters prevent my leaving at present.  
Do nothing until you hear from me. My letter will explain.

a. Write the message in code.

b. Which classification of the cable service will you use?

c. Why?

d. For how many words will you be charged?

e. What is the rate per word?

f. What will the message cost?

g. For how many words would you be charged if you used no code words, and the regular instead of the cable address?

(1) What would be the cost of the message in this case?

(2) How much is saved by sending the message in code and using the cable address?

h. The message is filed with the cable company at 9:30 A.M. What is the corresponding time at point of destination?

i. You wish to have the message reach its destination at



3 P.M. At what time in New York should you file the message, allowing an hour for transmission and delivery?

3. Send a cablegram to Ewart & Son, Ltd., linen manufacturers, 9 Bedford Street, Belfast, Ireland (cable address Ewarts), requesting that a consignment of goods be held until your letter arrives. Put your cablegram in code.

4. Send a cablegram to The Royal Typewriter Co., 75<sup>a</sup> Queen Victoria Street, London E.C. (cable address Roytyp), requesting the European representative to cancel his plans for traveling in Italy and Spain and go direct to Russia.

5. Send a cablegram to your brother whose Paris address is 14 Rue Scribe, telling him that you are sailing on the French Line steamer *La Savoie*, docking at Cherbourg on the 15th. Ask him to meet you.

6. Assume that you are working for the National Biscuit Company (cable address Nabisco) in Springfield, Mass. The firm wishes to send the following cablegram to its representative, Howard Smith, care of the London office:

Return at once; important matters require your presence here. On what terms have you closed?  
Have sent draft as requested.

- a. Write the cablegram to be presented at the cable office.
- b. For how many words will you be charged?
- c. What will be the cost of this message?

7. Assume that you are employed by the Keystone Manufacturing Company, Cleveland, Ohio (cable address Keystone). You have been sent to Stockholm, Sweden, on business of the firm. You wish to send the following cablegram to the home office:

Arrangements not yet completed. Mailed you a letter giving full particulars.

- a. Write the cablegram in code.
- b. For how many words will you be charged?
- c. What will the message cost?

8. Write the following message in code:

Stock is almost exhausted. Do you think prices will decline? Reply will be held in strict confidence.

9. *a.* Roy E. Adams has gone to Brussels to buy laces for his firm (cable address Garrafa). He is stopping at the Hotel De Ville. He desires to cable his firm that there is every prospect of an advance and that he can buy with the privilege of the lot. Write this message for him in two words.

*b.* Write in code the reply of the firm that he is not to buy until they advise him.

10. *a.* Decode the following:

Erdenselig Incernendo Gemoffeld

*b.* Unpack or decode the following cablegram:

Bison New York

Extundant Ebruitons

Citibank

## V. Recording messages.

Your firm sends so many telegrams and cablegrams that it has a charge account with the telegraph and cable companies. Accordingly, a record is kept of all outgoing telegrams and cablegrams. At the end of the month when the bill is presented, it is your duty to check up this bill with the records kept in the office. For keeping this record, there should be a book entitled *Outgoing Telegrams and Cablegrams*. Make the proper entries for the messages that you have sent. (See Problems I and II.)

## VI. Transferring money by telegraph.

Your employer in the following problems is Roy C. Mason, whose address is that of your school.

1. Your employer has been in communication with Clifton A. Thomas of Aiken, S.C., for the purchase of some property. He wishes to send \$1500 by wire to bind the bargain. He requires that Mr. Thomas furnish full and positive identification.

*a.* Fill out the application blank.

*b.* What will the message cost?

2. One of the traveling salesmen, Avery O. Rollins, has wired for funds to reach him before he leaves Chicago tomorrow morning. He is stopping at the Blackstone Hotel. Your employer desires to telegraph him \$100, and requires full identification.

*a.* Fill out the application blank.

*b.* What will be the cost of this message?



3. Your employer is spending his vacation in the West. At present he is stopping at the Hotel Utah, Salt Lake City. He suddenly remembers that the premium of \$111.34 on his life insurance with the New York Life Insurance Co., 372 Fourth Avenue, New York, falls due today. Remittance must be made at once. In this case full identification will not be required.

a. Prepare the application as it should be presented to the telegraph company.

b. What will be the cost of transferring this money?

4. You are in Hot Springs, Ark., and find you need money.

a. Write a telegram to parent (or guardian) asking that \$50 be sent you by telegraph at once.

b. What will be the charge for this telegram?

c. What will be the charge for the money transfer message?

VII. Computing the cost of telegraphic messages.

(The schedule of rates may be found in the *Rates for Telegrams and Cablegrams* or the *Tariff Book* of the Western Union Telegraph Company.)

RATES FOR THE DIFFERENT CLASSES OF SERVICE  
Between Points in the United States

Where the Full-Rate Telegram Rate is:		The Night Message Rate is:		The Night Letter Rate is:		The Day Letter Rate is:	
For 10 Words or Less	For Each Additional Word	For 10 Words or Less	For Each Additional Word	For 50 Words or Less	For Each Additional 10 Words or Fraction	For 50 Words or Less	For Each Additional 10 Words or Fraction
24	1	24	1	24	4.8	36	7.2
30	2.5	24	1.2	30	6	45	9
36	2.5	30	1.2	36	7.2	54	10.8
42	2.5	30	1.2	42	8.4	63	12.6
48	3.5	36	1.2	48	9.6	72	14.4
60	3.5	42	1.2	60	12	90	18
72	5	48	1.2	72	14.4	1.08	21.6
90	6	54	2.4	90	18	1.35	27
1.20	8.5	60	2.4	1.20	24	1.80	36

To find the cost of a night message, the rate on a full-rate telegram to the same place must be known. For instance, you wish to send a night message of 13 words from Brooklyn to Chicago. The folder entitled

*Rates for Telegrams and Cables* or the *Tariff Book* shows the telegram rate to Chicago to be 60–3½. Look in the first column of the schedule above, which is headed “Where the Full-Rate Telegram Rate is.” Follow down this column until you come to the rate 60–3.5. Then follow to the right in the same line until you come to the two columns for night messages. The first column gives the rate for 10 words or less and the second column gives the rate for each additional word. In this case, the rate for 10 words is shown to be 42¢, and the rate for each additional word 1.2¢. The cost of the three words in excess of 10 would therefore be 3.6¢, which, added to 42¢, makes a total of 45.6¢ as the cost of the night message.

The costs of day letters and night letters are found in a similar way.

Considering the “point of origin” in every case to be your own city:

1. State the rates for the following:

- a. Full-rate telegram to Council Bluffs, Iowa.
- b. Night message to El Paso, Texas.
- c. Day letter to Savannah, Ga.
- d. Night letter to Butte, Mont.

2. State the cost of the following:

- a. A 14-word telegram to Council Bluffs.
- b. A 12-word night message to El Paso.
- c. A 49-word day letter to Savannah.
- d. A 55-word night letter to Butte.

3. What will a 27-word telegram to Montreal cost?

4. What would this message cost if sent as: (a) A night letter?  
(b) A day letter?

5. What will a night letter of 130 words cost where the telegram rate for 10 words is 72¢?

6. What will a day letter of 57 words cost where the full-rate telegram rate is 1.20–8.5?

7. What will a 20-word telegram to Charlottetown, Prince Edward Island, cost?

8. What will a night message of 10 words to Los Angeles, Calif., cost?

9. What would this message cost if sent as a full-rate telegram?

10. How much is saved in this case by using the night message?



**VIII. Computing the cost of cable and radio messages.**

Use *Cable Rate Book* of Postal or Western Union and the *Radio Rate Book* of the Radio Corporation of America.

Unless otherwise designated, the "point of origin" is your own city.

1. What is the cost of sending a cable night letter of 25 words from New York to Liverpool?

2. What is the cost of sending a 30-word week-end cable letter from Austin, Texas, to Antwerp, Belgium?

3. State the cost of deferred cablegrams to the following places:

- a. 19 words to Edinburgh.
- b. 22 words to Athens.
- c. 15 words to Cairo.
- d. 25 words to Montevideo.

4. What would the above messages cost if sent as full-rate cablegrams?

5. State the cost of sending the following cable night letters:

- a. 25 words to Paris.
- b. 29 words to London.
- c. 24 words to Amsterdam.
- d. 27 words to Antwerp.

6. What would it cost to send above messages as week-end cable letters?

7. What would be the difference in cost in each case?

8. What will a 50-word week-end cable letter to Montevideo cost?

9. What is the rate for deferred cablegrams to Great Britain?

10. State the cost of sending a deferred cablegram of 21 words to:

- a. London.
- b. Geneva.
- c. Lisbon.

11. State the cost of sending the following cable night letters:

- a. 33 words to Liverpool.
- b. 28 words to Brussels.
- c. 25 words to Madrid.
- d. 27 words to Genoa.

12. State the cost of sending a 12-word message to Germany:

- a. As an urgent rate message.
- b. As a radio letter.
- c. Full-rate or ordinary.
- d. Deferred rate.

13. For which is the rate cheaper, a cablegram to Sweden, or a full-rate radiogram to Sweden?

14. a. What is the rate for cable night letters to London?  
 b. What is the rate for radio letters to London?  
 c. Which is cheaper?

15. What will it cost to send a cablegram of nineteen words at the urgent rate to Hongkong, China?

16. How much will it cost to send a full-rate message of fifteen words to Venezuela?

### IX. Computing the cost of wireless messages.

Coastal stations which communicate by radio with ships at sea are grouped under three general headings:

North Atlantic Coast Stations.

Atlantic and Gulf Coast Stations.

Pacific Coast Stations.

In the *Western Union Tariff Book*, the rate per word for any wireless message sent to or from any state through one of these coastal stations is listed. The names of the various commercial coastal stations are listed at the extreme left. (See the accompanying table for the *North Atlantic Coast Stations*.) Directly opposite the names of the coastal stations are the radio word rates to steamers. Following these, in the columns under the states are the word rates between points of destination (or origin) and the coastal stations. The *through* word rate is the sum of these two rates.

Thus the rate for a wireless message originating in Detroit, Mich., destined for a transatlantic steamer via New York City Coastal Station, is found by adding 18¢, the rate shown in the column to the right of the coastal station New York City, and 6¢, the rate shown under the state column "Michigan." The sum of these equals 24¢, which is the rate per word.



1. What is the total cost per word of a radio message from Lincoln, Nebraska, to a transatlantic steamer routed via Cape Race Coastal Station?

2. Robert Johnson, a business associate of your employer, Edgar Holmes, sailed from New York yesterday on the *Aquitania* for England. Your employer has asked you to send a radio message to Mr. Johnson advising him as follows:

Contract with Smith closed subject to  
your confirmation. Price is prohibitive.

a. Write the message using no more than four words in the body of the message.

b. Of how many words will the whole message consist?

c. From what coastal station will you have the message sent?

d. What will be the charge per word for this message?

e. What will the entire message cost?

3. You are sending Bernard Brown to Paris to buy goods for you. He sailed from New York on the *La France* four days ago. You wish to send him by full-rate radiogram the following message:

Await letter addressed to you at general  
post office.

a. Write the message as you will present it at the office of the transmitting company.

b. For how many words will you be charged?

c. What will be the cost of this message?

4. Frank Hurlbut, the foreign representative of your firm, sailed two days ago on the *President Roosevelt* of the United States Lines. Lawrence Simpson, your employer, at the home office in New York, wishes to get to him the very important message:

Buy half the quantity.

a. From what coastal station should this message be sent?

b. Write this ship radio message.

c. Radio messages to and from ships at sea must be prepaid.

What amount will cover the cost of the above message?

d. Should the coastal station asked for in Question a fail to reach the *President Roosevelt*, what will be done?





## CHAPTER VII

### FILING

**To the Instructor:** *Filing demands careful preparation if the work is to succeed. Equipment is essential. Unless the student is permitted to use actual material and actual files, no amount of theory can familiarize him with the various methods. A filing cabinet, a card index cabinet, a visible index, guides, folders, cards, and letters must be available.*

*Quantities of catalogs, bills, documents, circulars, receipts, invoices, time-tables, rate sheets, and steamer diagrams, must be on hand.*

*Circulars describing bond issues, quotation sheets issued by investment houses giving the price lists of various stocks and bonds, monthly market letters, lists of names and addresses, and summaries of available public information published at certain times during the year, all make material for students to file.*

*Catalogs and lists of trade references may be secured by writing to any of the numerous book companies, automobile companies, and electric companies. What information these pamphlets contain is unimportant, so long as the papers themselves have filing possibilities.*

*For the purpose of conducting correspondence with the semblance of reality, form a company within the class. Secure packages of letterheads purchased from certain commercial text book publishing companies, on which letters may be typed which will answer for incoming letters. Carbon copies of outgoing letters will serve as file copies of outgoing mail. See that the letters written on the letterheads are addressed to the company thus formed and that copies of outgoing letters bear the company name as sender.*

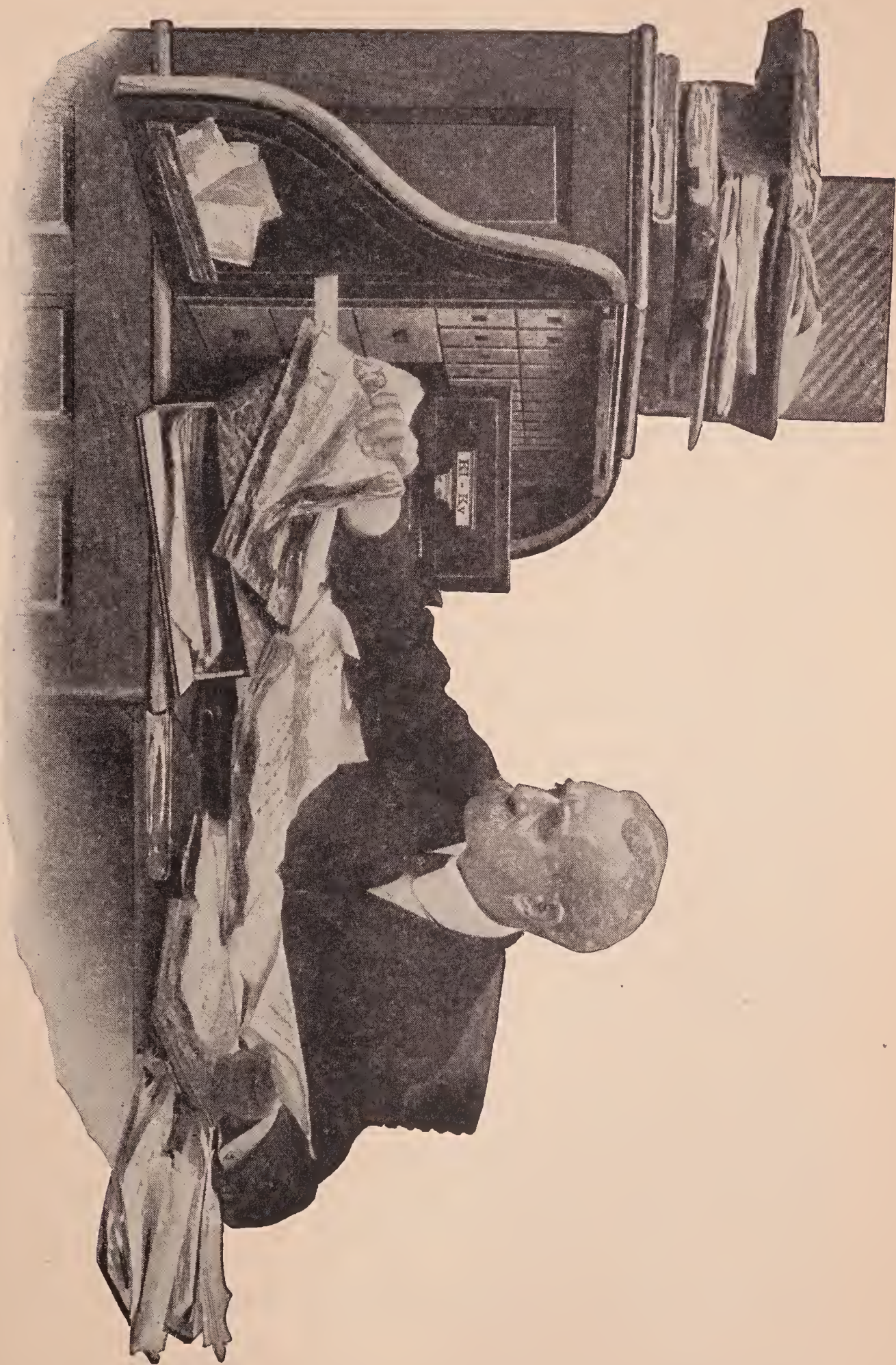
*Some of the filing companies<sup>1</sup> have designed educational outfits which are helpful in teaching filing. One good outfit consists of:*

*Various pieces of correspondence in miniature.*

*Cards and card guides for indexing and alphabetizing, with container.*

<sup>1</sup> Remington Rand Business Service, Inc., Yawman and Erbe Manufacturing Co.





This Shows the Need of System in Filing



Guides and folders for alphabetic, numeric, automatic, geographic, and subject or topical filing, with necessary cross index and containers.

Samples of record cards.

Samples in standard sizes of correspondence guides and folders.

Boxes or trays which serve as containers.

*These outfits make possible the installation of individual practice sets. One of the filing companies<sup>1</sup> can furnish a set of one hundred letters, regular size, for use in filing. These letters illustrate all the important indexing rules.*

In every business house and in every office, there accumulates reference material — letters, clippings, pamphlets, records, reports. The greater part cannot be thrown away, but the increase is so rapid that a definite system of organization is demanded if this material is to remain of any value.

So important has such organization become, that whole sections of business houses have been given over to the sorting and classifying of this material. These sections form the filing department and the people in charge are called file operators. Should you become such an operator, it will be your business to direct into the proper channels the letters, trade catalogs, orders, and receipted bills that are an important part of any business, and to produce any needed piece of information without waste of time or energy. In order to do this efficiently, you must familiarize yourself with certain principles of filing.

The department itself falls into the following divisions:

**Central files and indexes.** Here are collected records which have to do with the organization as a whole. In many office buildings, these central files are arranged in a hollow square with cabinets facing inward. The filing cabinets are conveniently located for all departments. They are in well-lighted and well-ventilated places, and are arranged in units of suitable height as an aid in transacting business.

**Department files and indexes.** These are given over to matters

<sup>1</sup> Yawman and Erbe Manufacturing Co.

which belong exclusively to the various departments of an organization: the purchasing, credit, sales, shipping, and advertising departments.

The primary purpose of any filing system is to produce records instantly when desired. It is with this essential feature in view that the proper filing system must be selected. In order to facilitate the matter, certain definite methods of filing have been instituted. There are two classes of matter to be filed: namely, that which may be called for by name, and that which may be called for by subject. There are three methods of filing which may be used, as follows:

1. Alphabetic
- 1a. Automatic
2. Numeric
3. Geographic

In any filing system there are certain recognized terms with which you should be familiar:

**Filing** is the putting away of papers in such a manner that they can be found quickly when wanted. When we file letters or other papers, we usually file them according to the name of the person concerned or according to the subject matter with which the material deals.

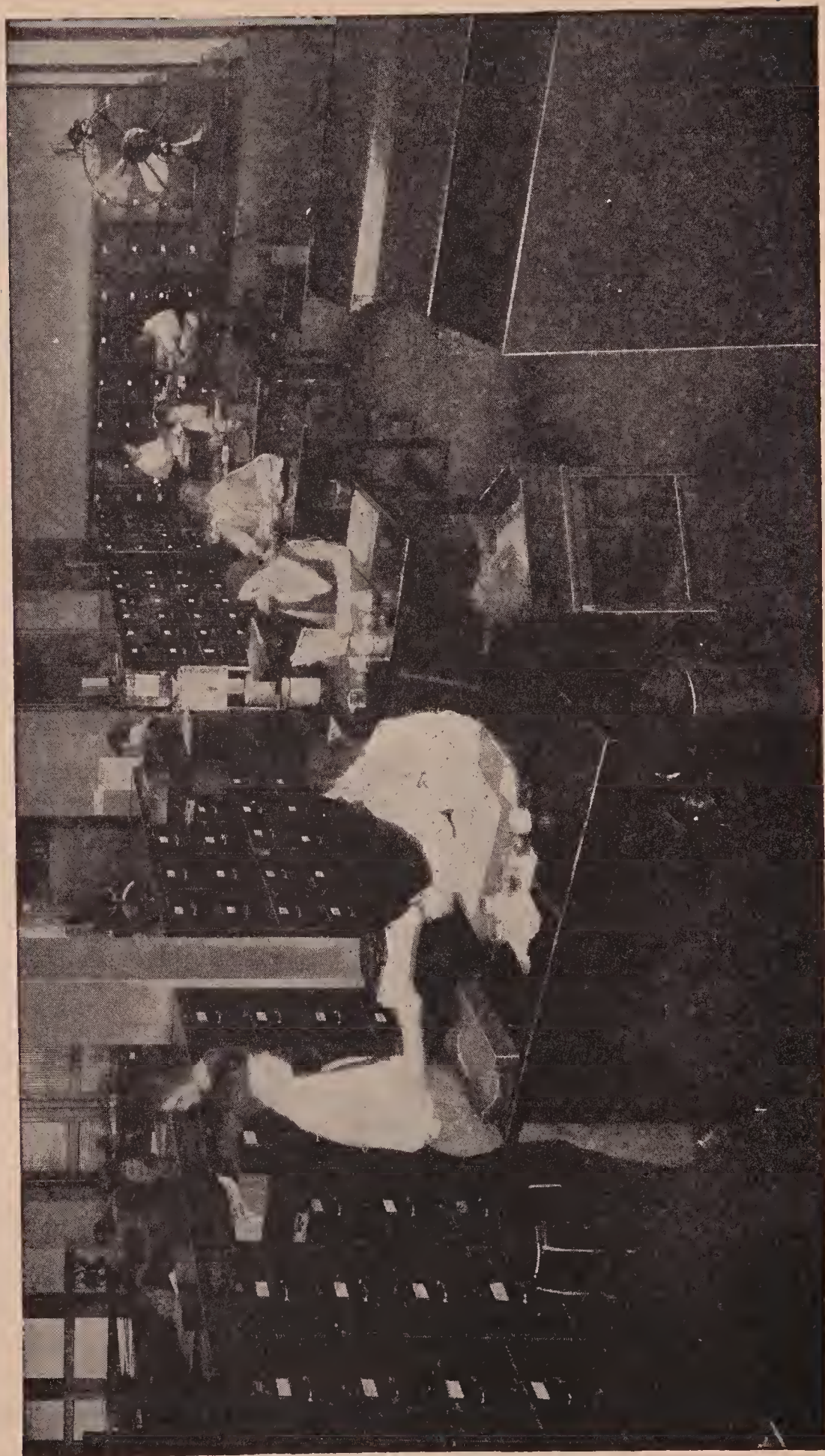
**Indexing** is deciding upon the arrangement of papers for easy reference according to name, number, location, or subject.

**Coding** is indexing by means of a symbol (number or letter) which is placed on some determined portion of the matter to be filed. The method may be either underlining the name or the subject, or writing some code number on the papers.

**201** written in color in the upper right-hand corner can be made a code number for all papers of an active correspondent.

**Sorting** is the first rough arrangement of material preliminary to the actual filing. This may be done by means





A Filing Department

of trays equipped with guides, or by means of compartments or pigeon-holes.

**Alphabetizing** is the final arrangement of matter to be filed in strict alphabetic sequence, such as we find in the dictionary.

Illustration: **Bagley**  
**Banton**  
**Barrows**  
**Baskin**  
**Benson**  
**Bentley**  
**Binder**  
**Bishop**

**Directory arrangement of names** is the arrangement found in the telephone directory, or any city directory: surname first, plus given name and any initial. This is also known as the true indexing form of a name. Alfred T. Barrows will appear:

Barrows (surname), Alfred (given name) T.

Illustration: Barrows, B. M.  
Barrows, Carlton E.  
Barrows, Frank  
Barrows, Norman A.  
Baskin, Floyd  
Benson, Brown & Co.  
Benson, Charles E.  
Benson, Charles K.  
Benson Hardware Co.

To be a successful indexer you must acquaint yourself with the needs of the company or firm by whom you are employed. You must read the material to be filed in order to determine whether it should be indexed by one or more than one of the following headings:

Name on the letterhead  
Name of the addressee  
Name of the one signing  
Name of the subject or person mentioned in the letter  
Name of geographical division.



All matter for filing to which attention has been given should be initialed or otherwise marked. The initial or "mark" should be placed in the upper left-hand corner. Any material which comes to the file operator without such identification will be returned to the individual or department whence it came for proper authorization. When the material is properly marked for filing, it is indexed and sorted. Whatever cross reference is necessary is made at this time. If the matter in the communication must be followed up, a note to this effect is also made.

(Appendix gives indexing and filing rules together with their application.)

### METHODS OF FILING

There are two ways of filing records: **flat and vertical.**  
Flat filing employs:

**The spindle file.** This consists of a sharp-pointed spindle attached in an upright position to a base. It is an old-



Box File

fashioned device, and at present it is chiefly confined to small stores where it is used as a temporary method for keeping together odd papers.

**The Shannon file.** This file is hung on the wall or at the side of a desk, and may be laid flat on the desk or carried about if necessary. This type of file is found useful in an order department for keeping together partly filled orders.

**The box file.** This file is made of heavy cardboard and usually opens at the side like a book. It is about  $9 \times 11$  inches by 4 to 5 inches thick. The box contains manila sheets, a little larger than the papers to be filed. On these sheets are projections on which are printed the letters of the alphabet, as an aid to indexing. There may be printed, instead of these letters, subject-titles under which correspondence may be filed.

The flat method of filing is inconvenient and tends to be unwieldy. Since it does not allow for a steady increase in correspondence, it is of little value to large firms. For private use and small concerns, the method is still in use. More attention has been given to the organization and planning of vertical filing than to the other types.

**The loose sheet drawer.** This consists of wooden drawers which fit into a wooden shell or cabinet. The indexing is similar to that for the box file, but there are a greater number of alphabetic subdivisions. The papers are held in position by a clamp fastened at one side of the drawer.

**Vertical filing** is the systematic arrangement of papers or other material on edge, usually in folders and behind guides, bringing together in one place in the file all matter to, from,



Loose Sheet Drawer and Cabinet



or about a correspondent or subject. For this purpose cabinets with drawers of different sizes are most convenient.



**Horizontal Unit**

Solid cabinets are complete in themselves and do not permit of such additions. Their principal use at the present time is for the filing of card records.

position; i.e., close up against the guides and folders, to prevent the papers from sagging.

Papers when filed are placed in folders. These folders provide a ready means of collecting everything pertaining to the title which the folder bears. Papers are filed standing on edge with the top to the left. Folders should be filed behind the guides to which they belong. They are made of heavy paper folded once, the folded edge at the bottom. As to style, they are classified as:

There are three distinct types of filing cabinets in use at the present time: vertical or upright units, horizontal units, solid cabinets.

By a **unit** we mean a cabinet which can be added to as occasion requires. Because of this feature of expansion, the unit type of cabinet is best adapted to business uses.

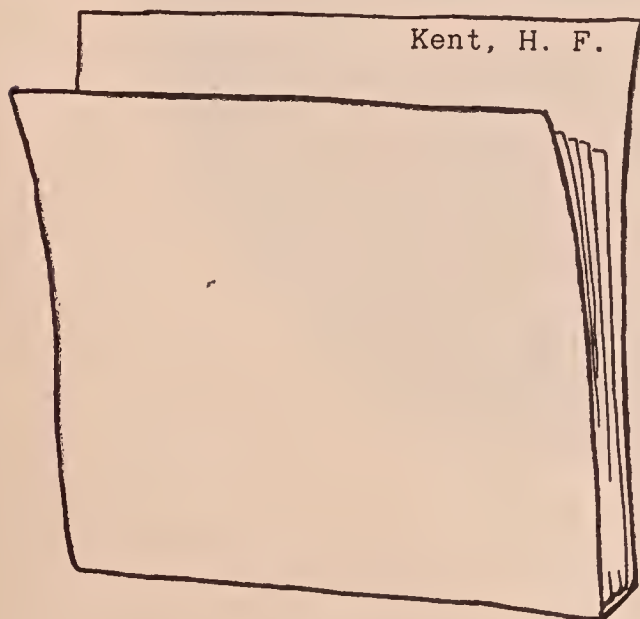
For vertical cabinets there is an upright movable partition clamped into position in each drawer for the purpose of keeping the contents in an upright position. This movable partition is called a *follower*. Except when filing is going on, this follower should be kept in



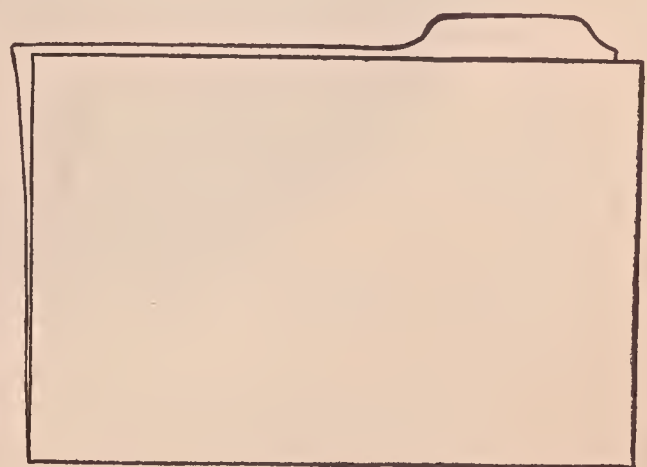
Follower

**Straight-edge folders.** These have a straight top edge both back and front. The name, number, or subject is written in the upper right-hand corner of the back flap, which is a little higher than the front flap.

**Tab folders.** These have a projection called a tab at the top of the back flap. On this tab is written the name



Straight-edge Folder



Tab Folder

designating the contents of the folder. The position of the tab and the cut vary according to the system of filing used.

**Expansion folders.** These have an extra fold at the bottom, permitting the filing of more papers than can be placed in an ordinary folder.

**Binder folders.** These are provided with a clip which securely binds papers into the folder.



As to kind, folders may be either:

**Miscellaneous.** Here a folder, bearing the same notation as the guide preceding it, is provided for each guide division in the file. The correspondence for this particular division is placed in the folder in alphabetic order as to name and subject. Where there is more than one letter for the same



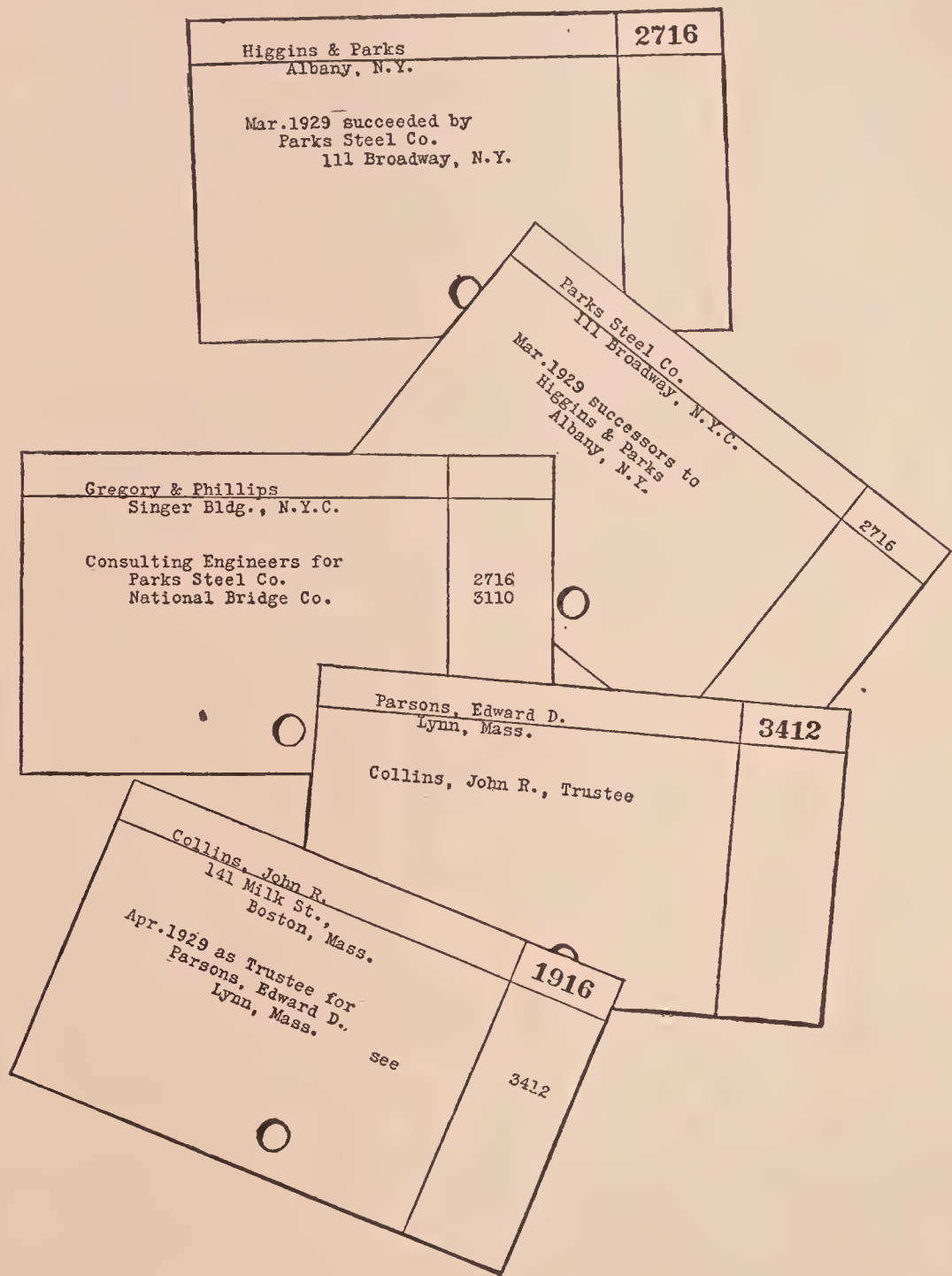
#### Folder and Contents

All papers from, to, or about one correspondent or subject are brought together in one folder.

name or subject, these particular letters are arranged according to date, the latest date in front. When five have accumulated, they are removed and placed in an individual or special folder.

**Individual or special.** Here active correspondence or subjects are taken care of. The name of the correspondent or subject is written on the tab of the folder. The correspondence is arranged according to date, the latest date

at the front. The individual folder is placed in front of the miscellaneous folder, behind the guide. Where there are several individual folders behind the same guide, these are arranged in alphabetic order.



Cross Referencing or Cross Indexing

In order to keep material from becoming confused and cluttered, various devices are employed:

**Cross reference.** Cross referencing or cross indexing is the placing of a card or paper in a file calling attention to the fact that information regarding the particular subject or

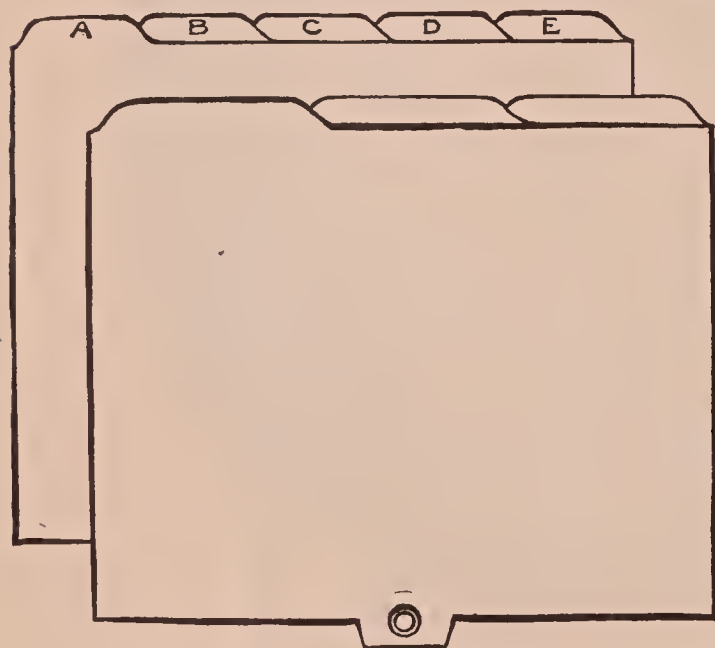


correspondent may be found in the place designated by the cross reference card or sheet.

**Collection tray.** As a rule, the desk of each official has two collection trays: one for the incoming mail referred to him, and one for the outgoing mail dictated by him.

**Sorting tray.** A sorting tray or distributor is an aid to filing. This is a receptacle equipped with guides. The papers, sorted here, are easily transferred to the appropriate drawers. The sorting tray also affords access to unfiled material, and correspondence already sorted, but not filed, is by this means quickly located.

**Transfer of material.** Correspondence must at regular times be transferred to containers called transfer cases,



Guides

When guides are used with the tabs or projections in different positions, such as A, B, C, D, E, each position succeeding the previous one from left to right in a given number of positions, the arrangement is designated by the term, "staggered positions."

transfer boxes, and transfer cabinets. Such transfer of correspondence gives space in the regular files for current material. These transfer cases, carefully labeled to show the contents and the dates covered by the correspondence, are kept in the filing storage room. Transfer periods range from six months to three years, or more, depending upon the needs of the business.

**Guides.** A guide is a piece of heavy material — manila, cardboard, press-board, or bristol-board — with plain, celluloid or metal tips. The body of the guide is the same size as the folder or card with which it is used. Projecting above the top is a tab on which is written or printed a designation

(letter, number, symbol, name, or word) indicating the material which will be found behind the guide. The guide aids in locating records quickly. Guides are referred to as being one-half cut, one-third cut, one-fourth cut, etc., according to the number of times the width of the tab will divide into the width of the guide.

An **out guide** is a guide of a different color from that of the regular guides, bearing on the tab the word OUT. It is

**OUT**

**SUBSTITUTION CARD** FILE AT EXTREME RIGHT OF FOLDER

Name or Subject <i>Anderson Mfg. Co.</i>	Tickler date <i>1/24</i>	Date taken <i>1/19</i>
Address <i>Chicago, Ill.</i>	Date of letter <i>1/5</i>	
Signed <i>E. J. R.</i>		
Dept. <i>Publicity</i>		
REQUISITION OR TICKLER		

Substitution Card

placed in the file where a folder has been removed. Columns are provided to show the name or other tab-designation of the folder taken, the date on which it was taken, and by whom it was taken. When the folder is returned to the files, the OUT guide is removed. The guide is then placed in front of the file drawer, or on the file operator's desk ready for further use.

A **substitution card** is a card of contrasting color, placed in a folder to show that a *paper* has been taken out. As in the case of the out guide, a record of this paper is kept on the substitution card. Upon its return, the substitution card is removed from the folder and checked.



## THE IMPORTANCE OF A FOLLOW-UP SYSTEM

A follow-up system automatically brings to mind, on a given date, matters requiring attention at that time. Orders, correspondence, sales records, must be constantly checked. By means of a follow-up system it is possible to keep in touch with letters or records relating to a particular matter until the transaction has been completed.

There are several ways of keeping a follow-up file. One often used is a **card tickler** which calls for

- One set of monthly guides
- One or more sets of daily guides

The order of arrangement, reading from the front to the back of the tray, is as follows:

- Current monthly guide
- Daily guides (1-31)
- Monthly guides

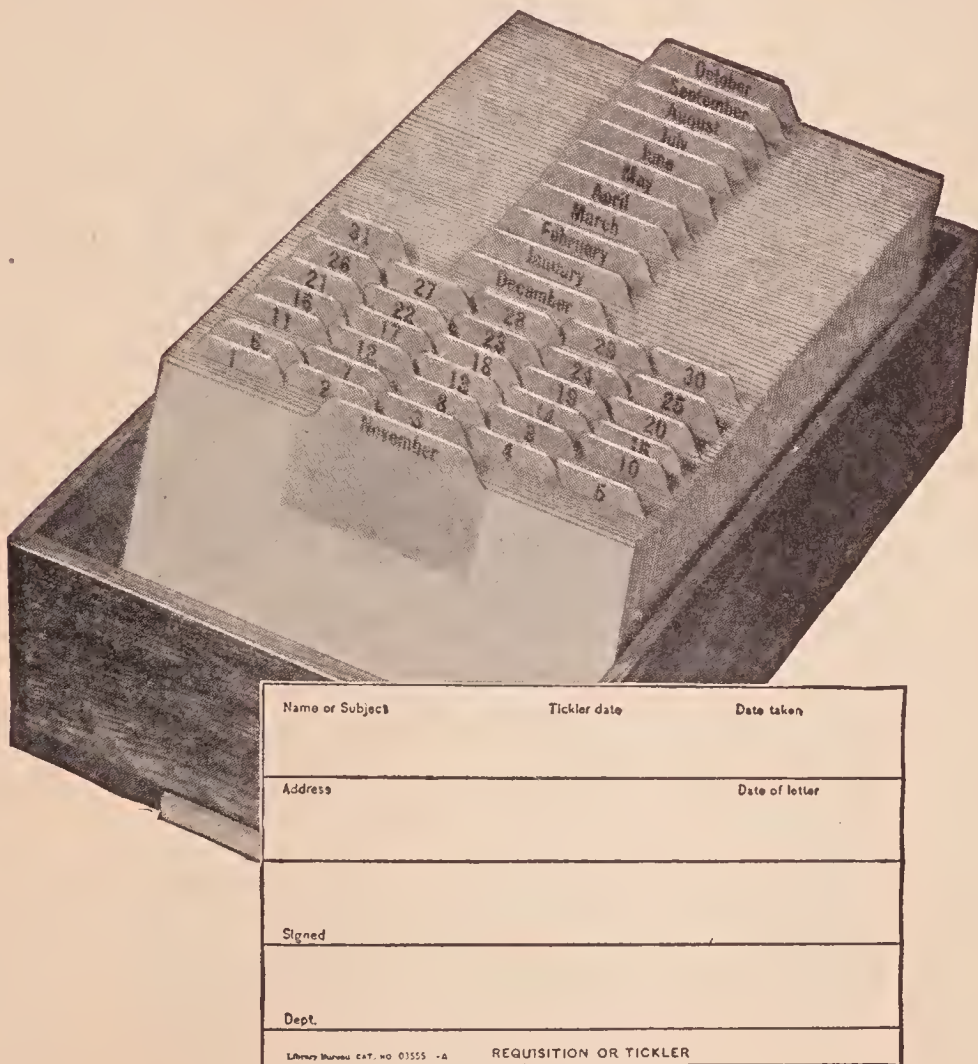
This calls attention to any matter set for a definite future time. It may refer to an appointment, payment of insurance premium, a telephone call, to correspondence filed, or to matters generally which one wishes to have brought up for attention at a given time.

Requisition or tickler cards 5" × 3" are used, on which are written the name or subject, date, and any information desired. The cards are filed behind the monthly and daily guides which are placed in a desk-box or tray. As cards referring to filed matter come up for attention, they are attached to the papers to which they refer, which have been taken from the files, and are placed on the executive's desk, or given to the person interested, who then has all the data before him.

When the matters to be followed up have been given attention, new dates are placed on the cards if further following-up is necessary. If further following-up is not

necessary, the cards are removed from the file and the papers are returned to the regular file.

When correspondence is to be followed up, often a substitution card is used instead of the card tickler. This is a printed form about  $6" \times 9\frac{1}{2}"$ . It serves the two-fold purpose of a requisition and a charge record. This sub-



Card Tickler Follow-up

stitution card when properly filled out is first filed in a correspondence size tickler, and when the date arrives for follow-up, the slip is substituted for the record taken from the file. It provides space for showing the kind of record requisitioned (letter, order, invoice, etc.), description and date of record taken, name of borrower, and date when taken. When the paper is returned to the file a line is drawn through the entry on the card. These cards are usually colored to make them distinctive in appearance.



Papers due for attention more than one month ahead are placed behind the guide for that specific month and on the first day of that month are distributed chronologically. In some business houses two or three sets of daily guides are used, one for the current month, and one for each of the following two or three months. This eliminates the first-of-the-month sorting from the monthly to the daily guides.

Each morning the file operator takes the current day's substitution cards from the follow-up file, takes the follow-up letters from the regular file and substitutes the substitution cards for the letters in the regular file. The letters are sent to the persons desiring them and thus they automatically receive attention. The requisition slip, therefore, is made to serve two purposes:

Tickler record

Charge record (record of papers borrowed from the files)

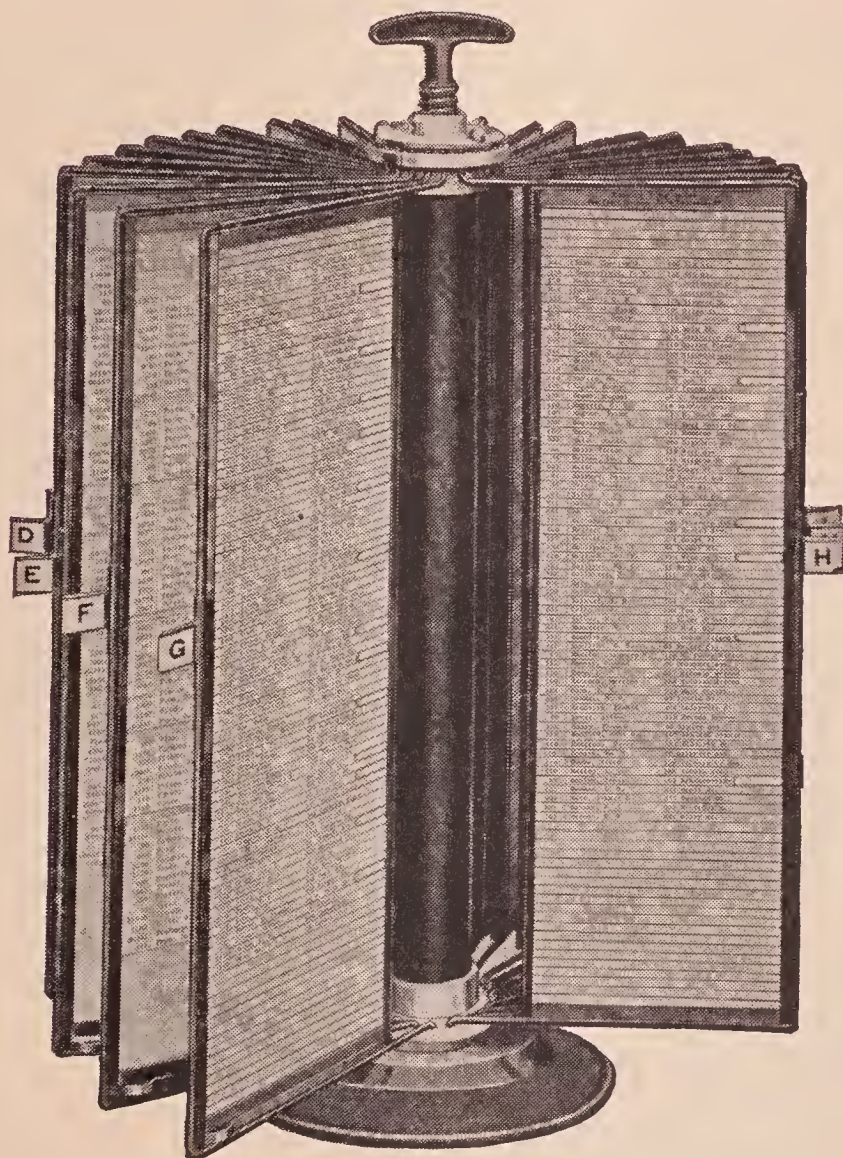
All letters to be followed up should be marked with the follow-up date, preferably in the lower right-hand corner. This makes it possible to withdraw the tickler card from the follow-up file if a letter requires attention before the recorded date.

Signals are often used for follow-up purposes in card files. They are made of metal and in such a way that they hold fast to the top edge of the card. When placed in position, a portion of the signal projects above the top edge of the card, similar to a small tab. Cards printed with numbers at the top corresponding to the days of the month are used. A clip placed over a certain number indicates that this card is to be followed up on that date.

Signals or clips are used to show other information. They come in different sizes, shapes, colors, and designations. The kind used depends upon the purpose to be served. They are often used to aid in the classification of the material. In such a case given colors represent certain groups. When signals are used, a card explaining their use should be kept in the front of the card index drawer or tray.

## THE CARD INDEX

A card index system, or a card record system, is any system for keeping information so tabulated on cards that it can be referred to instantly. In selecting cards for indexing or record work, it is necessary to be governed by



Visible Index

the particular use to which these cards are to be put. The points to consider are quality, color, size, weight, ruling, form, and permanence of the record.

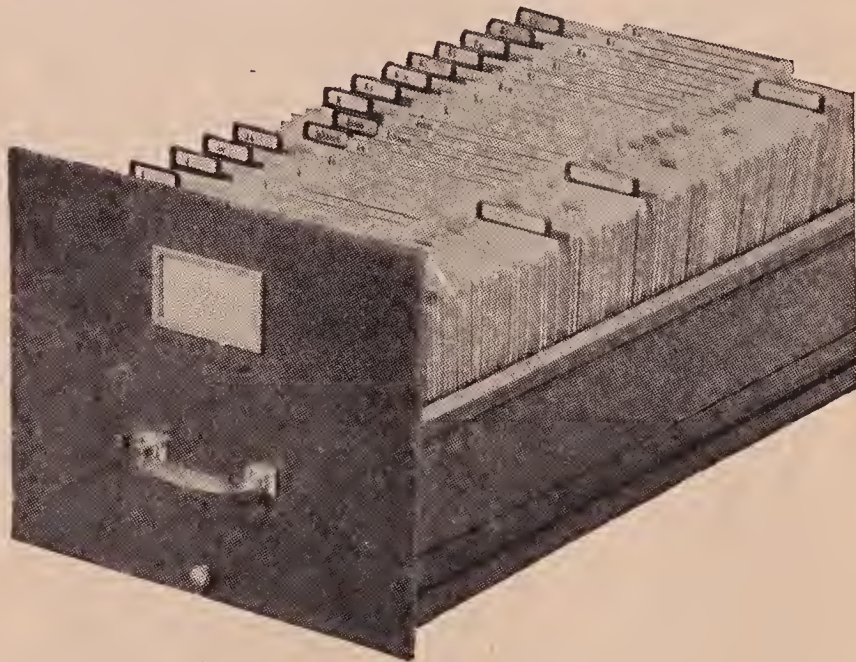
There are four types of card guides: plain guides, celluloid guides, removable label celluloid guides, and metal-tip guides. The tabs may be blank or printed. The test of any card index is the rapidity with which a card may be filed or located.



If it is necessary to have facts immediately available, it is wise to use what is called a visible index. Frames or panels which revolve on a pedestal, or a wall-bracket with panels turning like the leaves of a book, or shallow trays housed in cabinets, hold the cards and eliminate the waste of time occasioned by looking through hidden records in a card-tray or card-index cabinet.

### SYSTEMS OF FILING

**Alphabetic filing.** Papers are filed alphabetically by name of the correspondent, or by subject. This method



Variadex Alphabetic Index

is adapted to small files, or to files where the number of correspondents is small but the volume of material large. It is a desirable method for bringing together the correspondence of people whose surname is the same or where direct name reference is required.

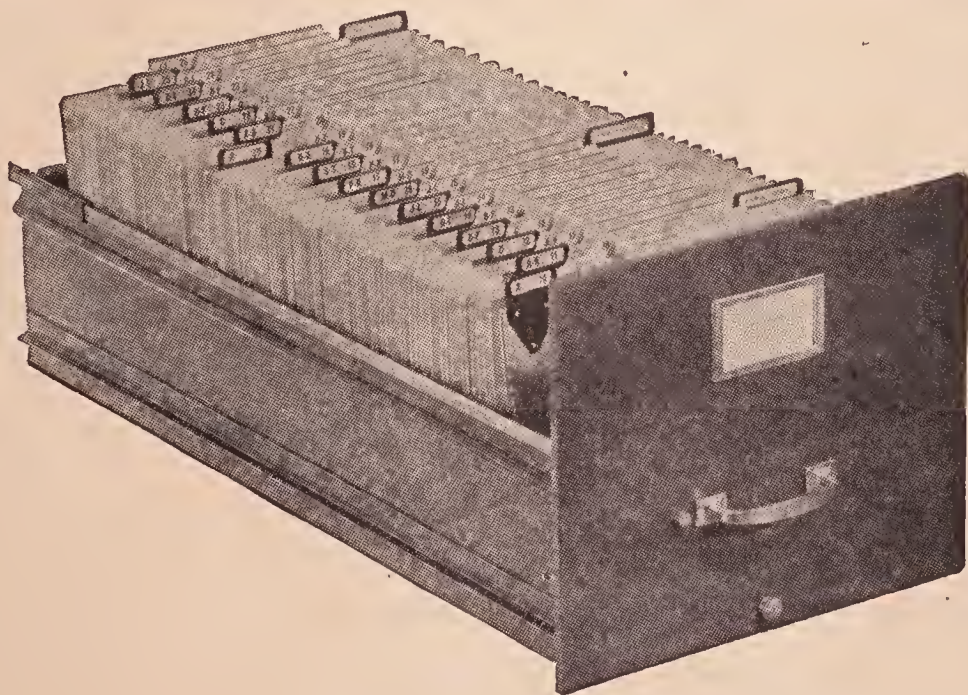
In this illustration, the tabs of the alphabetic guides are placed at the left of the drawer. Miscellaneous and individual folder tabs and the tabs of the special classification and out guides occupy the remaining space across the drawer. The tabs of the folders project above the body of the guides.



The miscellaneous folders are filed behind the individual folders which are arranged alphabetically behind each alphabetic section. The tab notation of the alphabetic guides and the miscellaneous folders is identical. The latter folders receive correspondence of a miscellaneous nature and the letters of an active correspondent until an individual folder is needed.

On the tab of each individual folder is pasted a typewritten label bearing the name of the correspondent, arranged according to rules in Appendix II. As the correspondence with a particular firm or individual increases in the miscellaneous folder, the letters are taken out and placed chronologically in the individual folder. Five is the number of letters that usually justifies this change.

Tabs of the special classification guides, out guides, and substitution cards occupy the last position on the right.



Triple Check Automatic Index

**Automatic filing.** To increase the efficiency of both the alphabetic and the numeric systems, a combination of the two, called the automatic system, has been developed. This combination produces the most accurate and rapid filing. Records are filed by name and checked by number.

The automatic system is a two-name system, for both



the surname and the given name are considered. Letters are filed, first alphabetically according to the surname or the first firm name, then alphabetically according to the given name or first initial, or second firm name.

For the automatic system two sets of guides are needed. These are called primary guides or secondary guides, according to position.

The alphabetic notations *A*, *B*, *C*, etc., appearing on the primary guides govern the filing of the surname or the first firm name. These are followed by a set of secondary guides which further subdivide the material by given name or initials or by second firm name. The primary guides are also numbered in multiples of 10, beginning with 10. In a 40-division automatic index, the tab notation of the primary guides runs as follows:

A	10
B	20
Bi	30.
Br	40, etc., XYZ being 400

The secondary guides are numbered in exact sequence. These secondary guides are always arranged exactly the same. *A-B* is always the first guide behind each primary guide. *C* is always the second guide, etc. They are as follows:

A-B	1
C	2
D-F	3
G-I	4
J-L	5
M-O	6
P-R	7
S-T	8
U-Z	9

To save time, in connection with the indexing, the tab designations of both the primary and the secondary guides have been charted. The following is the chart for a 40-division automatic index:

A-B		C-D		E-G		H-K		L-M		N-Q		R-S		T-Z	
A	1	C	5	E	10	H	14	L	19	N	25	R	30	T	36
B	2	Ch	6	F	11	He	15	Li	20	O	26	Ro	31	U-V	37
Bi	3	Co	7	G	12	Ho	16	M	21	P	27	S	32	W	38
Br	4	D	8	Gr	13	I-J	17	Mc	22	Pi	28	Se	33	Wi	39
		Do	9			K	18	Me	23	Q	29	Si	34	XYZ	40
								Mo	24			St	35		

KEY TO SUBDIVISIONS									
0	1	2	3	4	5	6	7	8	9
SINGLE NAME OR SUBJECT	A-B	C	D-F	G-I	J-L	M-O	P-R	S-T	U-Z

Chart for 40-division Automatic Index

The upper part of the chart represents the forty primary guides of this division. The first digit representing the tens is omitted. The lower part of the chart represents the secondary guides.

Illustrated in diagram form we have:

		Code Number		
Address Form	Directory Form	Primary	Secondary	Compound
James E. Foss	Foss, James E.	11	5	115

**Coding.** This is determining from the chart the number under which the material should be filed, and placing this number on that material. Take, for example, the name James E. Foss. The directory form of this name, or the form considered in filing, is Foss, James E. Reference to the upper section of the chart in the division F, for the surname Foss, gives the number 11. Reference to the lower section of the chart, in the division J-L, for the given name James, gives the number 5. Combining these numbers gives 115 as the compound number. This means that in locating the folder in which to place a letter from James E. Foss, we look, first, behind the *primary guide* F 110, then behind the *secondary guide* J-L-5, until we come to folder J-L-115. Before we actually file the letter, we com-



Anderson, John	107
Rochelle, Ill.	

Name card for Alphabetic Card Index.

Peoples Gas Light & Coke Co.	108
122 So. Michigan, Bl. Chicago, Ill.	

Corporation name with full address.

Applications for employment	109
Bookkeepers-1 File Clerks-2 Stenographers-3 Typists-4	

Subject card shows how a number may be subdivided.

Hamlin, George	37
37 So. LaSalle St. Chicago, Ill.	
Now with Hamlin, Jones & Ellis 208 So. LaSalle St. Chicago, Ill. Jan. 1, 19-	110

Shows individual's change of position and address. Formerly in business alone; change to a firm. Always give date of change. Actual size of card 5 × 3 inches.

Hamlin, Jones & Ellis	110
208 So. LaSalle St. Chicago, Ill.	
Successors to Jones, Ellis & Brown Jan. 1, 19-	

Shows one firm successor to another firm. If Jones, Ellis & Brown are correspondents, note of change must also be recorded on their card.

pare the number which we have placed on the letter with the number on the folder which we have found alphabetically, and if they prove to be the same, we may be sure that we have made no mistake.

**Numeric filing.** In this system a number is assigned to each correspondent or subject and each piece of correspondence is marked with the number, usually with blue crayon, in the upper right-hand corner. A list of the correspondents with their assigned numbers is kept in what is called an accession book. Here the numbers progress in regular sequence, and the number to be assigned to a new correspondent can easily be determined by looking at the last entry in the accession book. The new number is the one next higher than the last one assigned. Thus, if the last correspondent was given the number 875, the new correspondent will have the number 876. When a new number is assigned, a numbered card bearing the same number in the upper right-hand corner is made out, showing the name at the top arranged according to rules in Chapter V, and the address below.

The letter is filed *numerically* in the correspondence files. The card is filed *alphabetically* in the card index cabinet. Correspondence is filed chronologically in a folder numbered to agree with the number on the correspondence and on the index card. (See illustration on page 188.)

The **duplex numeric** is an application of the numeric system to subject filing. Numbers are assigned to each main heading in sequence.

When material on a new subject is to be filed, the next unused number is chosen. As the material on a subject accumulates, subdivisions may be made and numbered as follows:

8 Publications

8-1 Articles of Interest

8-2 News Items

8-3 Reviews

8-4 Subscriptions



If necessary, sub-subheadings may be made, using a letter of the alphabet as the new designation, thus:

8-4 Subscriptions

8-4a Solicitations

As in numeric filing, a card index is necessary. The subjects are indexed and cross referenced on numbered cards which are filed alphabetically in the card index cabinet. The material to be filed is numbered and placed in a numbered folder. The number on the card, material filed, and folder must agree. Before locating a folder, reference must be made to the card index in order to learn the number of the folder.

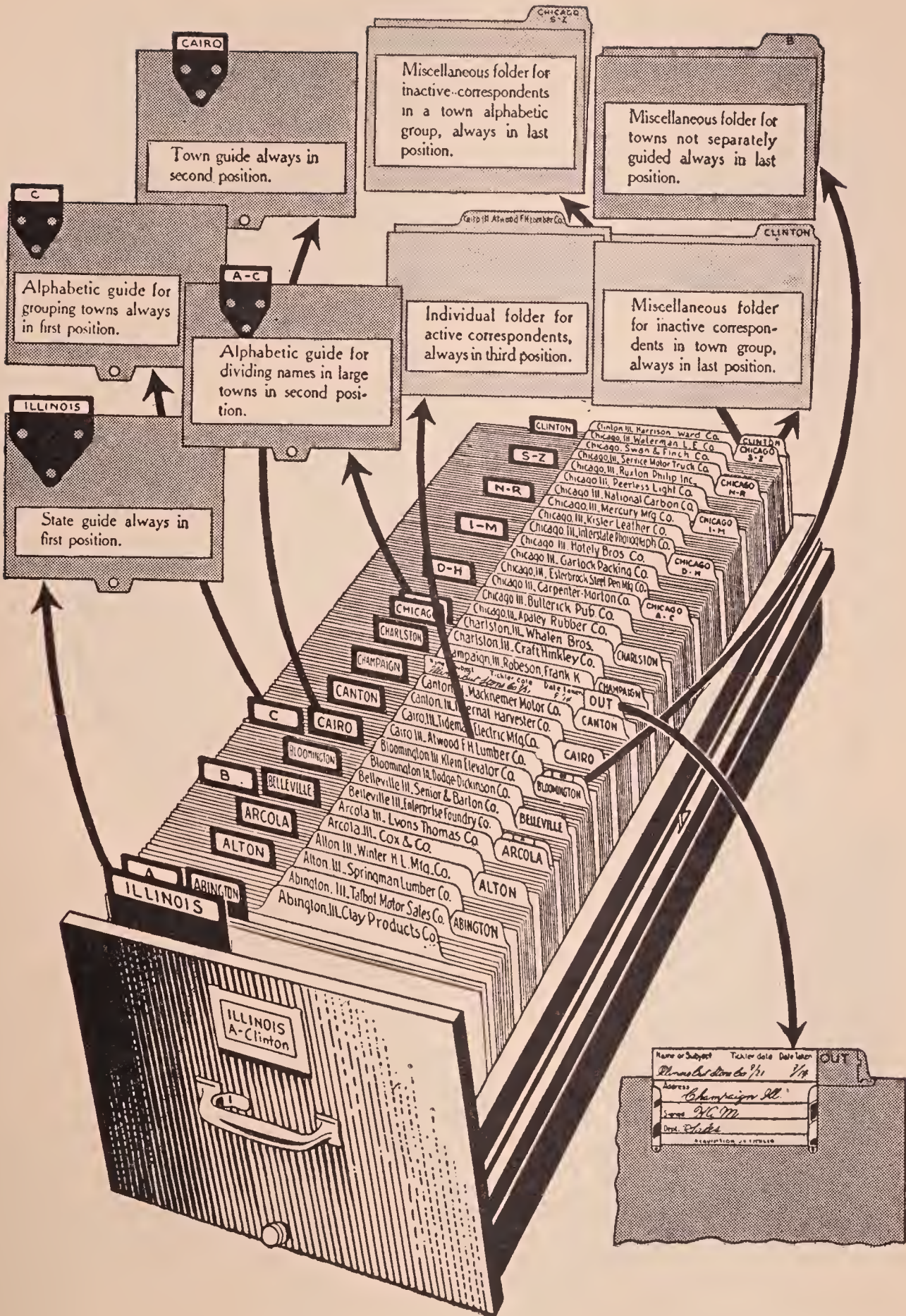
**Geographic filing.** Where the location of a correspondent is of more importance than his name, a geographic system of filing is used. Of the three methods of indexing — state and alphabetic, state and town and alphabetic, straight town and alphabetic — the state and town is most frequently used. The first grouping is according to state, then town, with the name of the correspondent or the subject next in importance.

Under this indexing a state guide with a third-cut tab in first position is used. Behind this are alphabetic guides, first position, fifth cut. Next in order are the town (or city) guides with tabs in second position, arranged alphabetically, behind their respective alphabetic guides. In third position are the individual folders with tabs occupying third and fourth positions combined. Lastly, in fifth position, are the two miscellaneous folders. There are two kinds of miscellaneous folders: one for the miscellaneous matter for towns having guides, the notations agreeing with the notations of their respective town guides; the other bearing alphabetic notations to agree with the alphabetic guides.

The designation on the tabs of the individual folders is shown with the town first, then the state, followed by the name of the correspondent.

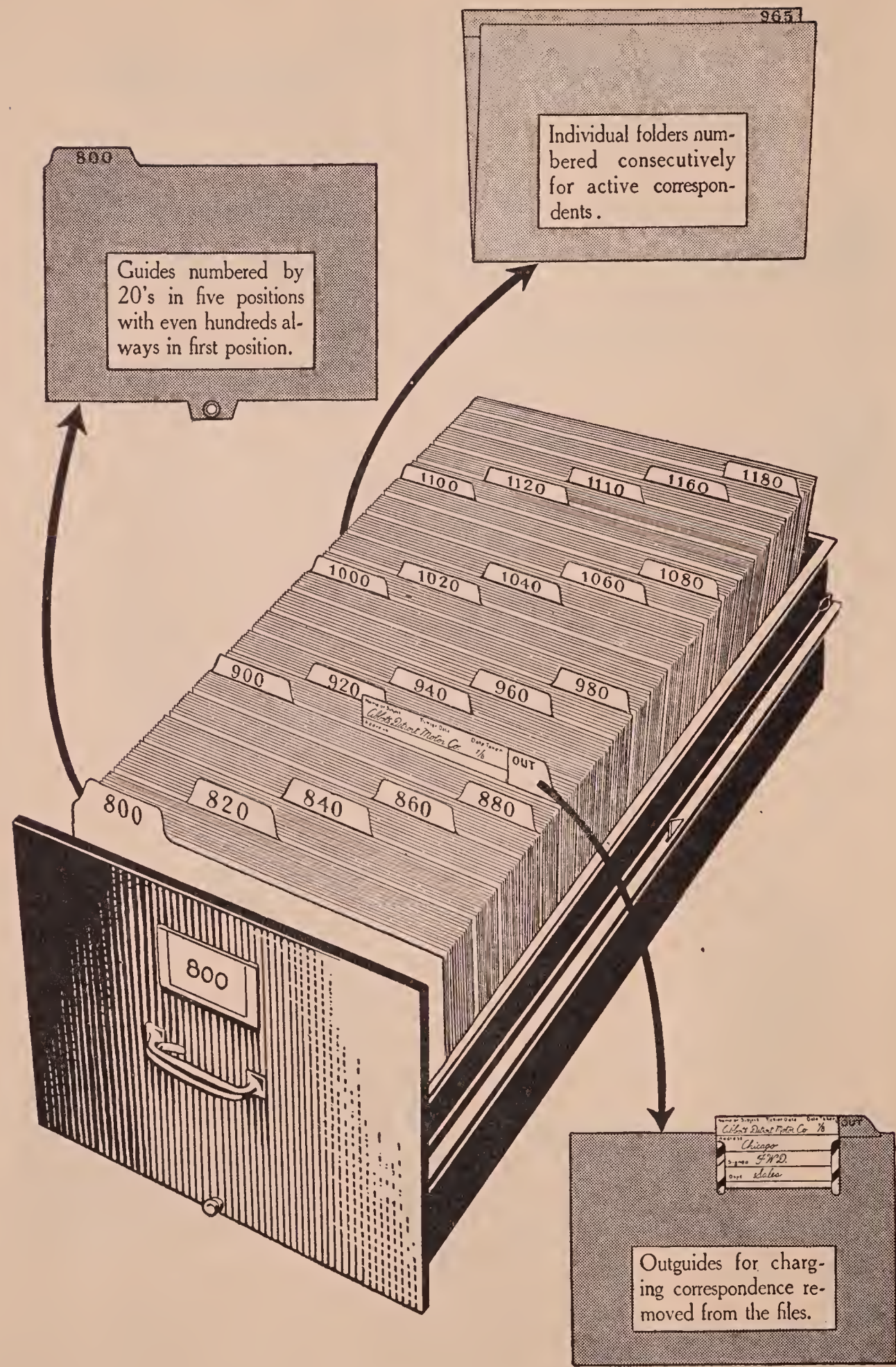
Letters from a town too small to justify the use of a town





Geographic Filing





Numeric Filing



guide should be placed in the miscellaneous state folder. If the correspondence later becomes active, a town guide, an individual folder, and a miscellaneous town folder are made out and placed in proper positions. In the case of large cities, the correspondence is subdivided by using alphabetic guides, printed in red, behind the town or city guides. Miscellaneous folders are used for each alphabetic subdivision thus made. (See illustration on page 187.)

**Subject filing.** Where greater importance is attached to the subject of a letter than to the correspondent or his address, a subject system of filing must be used. Unlike the alphabetic and the geographic systems where the papers to be filed are arranged according to the names of individuals, firms, and places, the papers under the subject system of filing are arranged by subject or descriptive features.

There are two methods used in subject filing:

- Alphabetic
  - Any Alphabetic Index
  - Subject Alphabetic
- Numeric
  - Duplex Numeric
  - Decimal

The application of any alphabetic index to subject filing is similar to that used for name filing. The main difference is that in subject filing the designation of the subject matter concerned appears on the tabs instead of a name. Where subdivisions of the subject are necessary, the subdivisional folders are placed alphabetically behind the main subject folder and cross referenced if necessary.

In the subject alphabetic system, the file is divided first into principal subject headings. Each main heading may be divided if the amount of matter warrants it. These divisions may also be divided as needed. Tabs of the guides for the main headings, alphabetically arranged, appear in first position. The divisional guide tabs arranged



alphabetically behind the main heading guides are placed in second position. The folders are made out showing first the main headings, then divisions and subdivisions, if used. Guides for any important subdivisions may be used with tabs at the extreme right.

<i>Main Guide</i>	<i>Division Guide</i>	<i>Folders</i>	<i>Subdivisional Guides</i>
Athletics		Athletics, General	
	Basketball	Athletics, Baseball	
	Football	Athletics, Football	
	Skating	Athletics, Skating, General	
		Athletics, Skating, Ice	Ice
		Athletics, Skating, Roller	
Domestic Science		Domestic Science, General	

All decimal arrangements of subject files in business today are based upon the classification prepared by Melvil Dewey for use in libraries. Under this classification, all material is divided into nine or fewer main classes. These classifications are numbered from 100 to 900, inclusive. All material of a nature too general to be included in any one of the nine classes is grouped under a tenth classification numbered 000. The divisions used in libraries are in general:

- 000 General works
- 100 Philosophy
- 200 Religion
- 300 Sociology
- 400 Philology
- 500 Natural Science
- 600 Useful Arts
- 700 Fine Arts
- 800 Literature
- 900 History

Each of these main divisions may be subdivided nine times: 110, 120, 130, etc.; and each of these second classes nine times: 111, 112, 113, 114, etc. The decimal point may be introduced and subdivision continued indefinitely: 156.1, 156.2, 156.21, etc.





This same idea has been found useful for classification of matter in railroad and government departments, public utility companies, and general business. As applied to the classification used by the Baltimore & Ohio Railroad Company arranged by Mr. W. H. Williams, the first five divisions are as follows:

- 000 General
- 100 Executive and Legal
- 200 Finance and Accounts
- 300 Roadway and Structures
- 400 Equipment and Shops

As applied to the classifications prepared for the War Department, the first five divisions are as follows:

- 000 General
- 100 Finance and Accounting
- 200 Personnel
- 300 Administration
- 400 Supplies, Equipment and Services

### GENERAL QUESTIONS

1. What is a box file?
2. What is a flat file?
3. What is the principle of vertical filing?
4. What place does a modern file department hold in a business organization?
5. What is a follower?
6. What is the purpose of desk letter trays?
7. What is a sorter or sorting tray?
8. What are guides? For what purpose are they used?
9. What is a folder?
10. Define indexing.
11. Define coding.
12. Differentiate between a miscellaneous and an individual folder.
13. What are the standard sizes of cards most commonly used?
14. Define alphabetic filing.
15. Why is a card index used with a numeric file?

16. Under what conditions are geographic files necessary?
17. What kind of papers are likely to be filed by subject?
18. In your experience where have you met the decimal system of filing?
19. What is a follow-up system?
20. What method of filing may be used in a mailing list?
21. What is meant by a cross reference? Give an illustration.
22. What types of letters demand a follow-up after writing?
23. Your mother has about one hundred cooking recipes on separate sheets of paper, which she has asked you to systematize so that she can find any one of them quickly when wanted.  
(a) How can you utilize the box file for this purpose? (b) How can you utilize a card record system?
24. How will you arrange the following names in your alphabetic file?

Mrs. E. H. Carlson  
Carlson & Carlson  
W. B. Carlson Co.  
Mary J. Carlson  
E. Harvey Carlson  
Carlson Brothers  
H. Carlson & Brother  
Carlson-Noble Company  
Dr. M. T. Carlson  
William B. Carlson, Jr.  
Carlson, Winters & Co.  
C. E. Carlson, Florist

## PROBLEMS

### I. Alphabetic Filing.

1. The alphabetic file in your office has the following *B* subdivisions:

Ba-Bar  
Bas-Baz  
Be-Bh  
Bi-Bl  
Bo-  
Bra-Bry  
Bu-By



Behind which guides should the following names be placed? Arrange in two columns, name in the first column and guide designation in the second column.

<i>a.</i> Buehler	<i>k.</i> Barker
<i>b.</i> Behenson	<i>l.</i> Bunning
<i>c.</i> Blaut	<i>m.</i> Byezak
<i>d.</i> Bergman	<i>n.</i> Bohler
<i>e.</i> Black	<i>o.</i> Baumwald
<i>f.</i> Billings	<i>p.</i> Byron
<i>g.</i> Bryant	<i>q.</i> Blakeman
<i>h.</i> Burger	<i>r.</i> Barnes
<i>i.</i> Bursin	<i>s.</i> Bennett
<i>j.</i> Butler	<i>t.</i> Britman

2. The following names have been taken from a firm's mailing list. (*a*) Arrange each name as it would appear in a directory; (*b*) alphabetize.

American Metal Co.	Turner Construction Co.
American Agricultural Chemical Co.	Wales Advertising Co.
Bond & Goodwin	Society of Automotive Engineers
Bowring & Company	American Mutual Liability Insurance Co.
Electric Bond & Share Co.	Eastman, Dillon & Co.
Griscom-Russell Co.	Tide Water Oil Co.
Farson Sons & Co.	Kirkman & Son
Ingersoll-Rand Co.	Clift & Goodrich
W. C. Langley & Co.	California Perfume Co.
Mercantile Trust Co.	General Motors Corp.
Merritt & Chapman Wrecking Co.	Toledo Scale Co.
New York Overseas Co.	Stollwerck Chocolate Co.
Pacific Trading Co.	Macmillan Company
U. S. Guarantee Co.	Music Trades Co.
John D. Williams & Co.	Hart Trading Co.
George Batten & Co.	New York Talking Machine Co.
American Eagle Fire Ins. Co.	Zionist Organization of America
S. W. Straus & Co.	N. W. Ayer & Son
Marsh & McLennan	Jewish Protectory & Aid Society
Rogers, Brown & Co.	E. R. Squibb & Sons
American International Corp.	Marmon Auto Company
Tobacco Products Co.	General Electric Co.
Ajax Rubber Co.	Finance & Trading Corp.
American Chicle Co.	Hudson Oil Company
E. F. Terry Manufacturing Co.	

Koehler & Kemp	American Steel Export Co.
Robbins Dry Dock & Repair Co.	Edmund-Wright Ginsberg Co., Inc.
Worcester, Williams & Saxe	Levy & Nathan, Inc.
Singer Manufacturing Co.	Thread Agency
Central Russian Union Co-operative Consumers' Societies	Chevrolet Motor Co.
McElwain, Morse & Rogers	Newell-Emmet Co., Inc.
The American City	General Phonograph Co.
Halsey & Hudnut	Globe Indemnity Company
Chemical Foundation Co.	Bernhard Scholle & Co.
Deering, Milliken & Co.	Joseph P. Mason
New York Life Insurance Co.	American Safety Razor Co., Inc.
Carnegie Foundation	Pathé Frères
Wilkinson Brothers & Co.	Realty Associates
State Charities Aid Assn.	J. Nelson Willys
J. Friedman & Co.	Muller & Phipps, Ltd.
H. D. Best & Co.	The Texas Company
John A. Roebling's Sons Co.	Street Railways Advertising Co.
U. S. Steel Products Co.	British-American Tobacco Co.
International Western Electric Co.	Campe Corporation
W. R. Collins & Co.	Converse & Company
Fairbanks, Morse & Co.	Allied Machinery Co. of America
Carnegie Corporation	Munson Steamship Co.
Frank B. Waterhouse & Co.	Johnson & Higgins
The Herald-Tribune	A. A. Houseman & Co.
Chicago Bridge & Iron Works	Frank B. Hall & Co.
American Steel & Wire Co.	W. R. Grace & Co.
Fidelity & Casualty Co.	General Carbonic Co.
Western Union Telegraph Co.	Continental Insurance Co.
Reciprocal Underwriters	Dwight & Hilles
Crex Carpet Co.	A. B. Leach & Co.
William Demuth & Co.	Bonbright & Company
Marshall, Field & Co.	Liverpool, London & Globe Insurance Co.
L. Emily Beers	Employers Liability Assurance Co.
Provident Loan Society	American Merchant Marine Ins. Co.
Northam-Warren Corporation	
W. F. Prior & Co.	

3. Here is a list of some of the principal ocean liners. Arrange the names for an alphabetic file:

Empress of Scotland  
Samaria

Europa  
Britannic



Niew Amsterdam  
Adriatic  
Saturnia  
Majestic  
Pan America  
Laconia  
George Washington  
Providence  
Deutschland  
Paris  
Homerie  
President Polk  
Rochambeau  
President Harding  
America  
Bremen  
Fort St. George  
Columbus  
Republic  
Frederick VIII  
Mauretania  
American Legion  
Olympic  
Patria  
Carmania  
Rotterdam  
Drottningholm  
Baltic  
President Roosevelt  
Oscar II  
Scythia  
Resolute  
Lafayette  
Stuttgart  
Leviathan  
Veendam  
Belgenland  
Arabic  
Berengaria  
Franconia  
President Fillmore  
Cedric  
Aquitania

Lapland  
Lancastria  
Cleveland  
De Grasse  
Tuscania  
Taiyo Maru  
President Harrison  
President Jackson  
President Taft  
Sonoma  
Empress of Russia  
Caledonia  
Minnekahda  
Northern Prince  
Reliance  
Cristobal Colon  
Santa Teresa  
American Merchant  
Pennsylvania  
Bergensfjord  
Cameronia  
Excelsior  
President Pierce  
Tacoma  
Ile de France  
Gripsholm  
Pastores  
Western Prince  
Conte Grande  
Minnetonka  
Albert Ballin  
Transylvania  
Berlin  
Westernland  
Minnewaska  
Nippon Yusen Kaisha  
Arcadian  
Hamburg  
Empress of France  
Empress of Japan  
Dresden  
General von Steuben  
California

Southern Prince  
 Caronia  
 Tahiti  
 Makura  
 Teno  
 Aconcagua

Volendam  
 Empress of Australia  
 Montcalm  
 Statendam  
 Kungsholm  
 Pennland

4. The alphabetic system of filing is used in your office. Letters from the following have been turned over to you for filing. (a) Rewrite the names as you will index them for filing. (b) Alphabetize:

American Express Co.  
 Patterson Brothers Garage  
 Dr. M. G. Atwell  
 T. W. Manser & Co.  
 Ashton-de-Veer, Inc.  
 The Pearl Press  
 Dalton Adding Machine Sales Co.  
 Rev. Chas. E. Baker  
 A. Allerton Nelson  
 Mrs. Mary M. Benedict  
 G. A. & D. Co., Inc.  
 Jackson Heights Renting & Sales Co.  
 Miss Pearl O. Shepard  
 The Rosemary  
 Harper's Bazaar  
 Revillon Frères  
 Lessing's  
 Up-To-Date Coating Co.  
 Incandescent Products, Inc.  
 R.A.C. Radio Co.  
 M. E. & F. O. Saunders Co.  
 G. & W. Art Embroidery Co.  
 Young's Hat Store  
 Mr. H. Francis Winter  
 23rd Infantry N.Y. Guard  
 Herald Square Hotel  
 Zeta Beta Tau Fraternity

James C. O'Pray  
 Re-Vi-Vo Mfg. Co.  
 Peabody & McIver  
 Imperial Rubber Co.  
 83rd Street Theatre  
 Austin C. Evans, Phys.  
 Miss Amy R. Pelton-Jones  
 Albert G. Curtis School  
 Fisk Machine Works  
 Cherry-Bassett-Winner Co.  
 Oakland Motor Car Co.  
 Far East Products Co.  
 Church of the Good Shepherd  
 F. C. Jackson & Brother  
 Western Union Telegraph Co.,  
 Syracuse, N.Y.  
 B. F. Keith Vaudeville Exchange  
 T. Robert Newberry, Real Estate  
 Pacific Mail Steamship Co.  
 John the Tailor  
 G. & M. W. Pratt  
 Marvin, Royce & Stewart  
 United States Treasury Department  
 Duke of York  
 23rd Street Y. M. C. A.  
 Bay Ridge Fish Market

5. Your employer has handed you the following list of names. Regarding certain of the people whose names are listed, he desires information. (a) Arrange the names in this list in directory form (true indexing form). (b) Alphabetize.



John H. Henshaw  
Edmund L. Baylies  
Wm. Lawrence Bottomley  
John Pierpont Morgan  
W. E. Kimvall  
Andrew C. Imbrie  
C. A. Peabody  
Chas. W. Appleton  
Aldrich Durant  
C. Francis Bishop  
Dr. Samuel Milbank  
Wm. Vincent Astor  
Edward T. Nichols  
Albert B. Ashford  
George Gordon Battle  
Horace Havemeyer  
H. C. Carpenter  
Nicholas Murray Butler  
E. R. N. Harriman  
Mrs. Andrew Carnegie  
Bernard M. Baruch  
Joseph P. Day  
Udo M. Fleischmann  
Chauncey M. Depew  
Lawrence L. Gillespie  
Mrs. George Barrie  
Walter B. Duryea  
Wm. Roger Burlingame  
Dwight L. Elmendorf  
Cleveland F. Bacon  
John H. Finley  
Richard H. Eggleston, Jr.  
James Colby Colgate  
Dr. T. Stuart Hart  
Russell A. Cowles  
Lewis M. Borden  
Dr. James Ewing  
Joseph H. Choate  
Wm. P. Hardenberg  
Sydney C. McCall  
Dr. Edwin C. Chamberlin  
Irving Brokaw

Donald Fiske Jenks  
J. Paxton Blair, Jr.  
Dr. Homer T. Joy  
Geo. C. McKesson  
Van Rensselaer Halsey  
H. L. Cammann  
Chas. L. Lawrence  
Arthur W. Page  
Dr. Kate L. Norris  
Edwin P. Grosvenor  
Robert J. Caldwell  
Sterling S. Beardsley  
Mansfield Estabrook  
Eugene DuBois  
Theodore P. Dixon  
Jay Gould  
John S. Billings, Jr.  
John Greenough  
Felix D. Doubleday  
Dr. Reginald Burbank  
Charles A. Dana  
P. R. Harris  
Walter Damrosch  
Thomas J. Goddard  
Francis J. Danforth  
Elbert H. Gary  
Dr. Henry M. Painter  
Geo. G. Frelinghuysen  
Fred'k H. Dillingham  
Frank Gray Griswold  
Irving Fisher  
Francis Colgate Dale  
Geo. Ross Kenyon  
Judge Geo. L. Ingraham  
Sherwood Orr  
Chas. M. Newcombe  
Fay Ingalls  
Edwin S. Matthews  
Geo. S. Hornblower  
Alfred Opdyke  
Lewis L. Clarke  
Francis S. Crowell

Dr. Chas. T. Olcott	Edward Hardy Clark
E. Howard Childs	Harry H. Flagler
J. Sergeant Cram	Murray Olyphant
Harold D. Bentley	Dr. Robert H. Fowler
Dr. Henry A. Griffin	LeRoy McKim
Winthrop Dahlgren	Dr. Arthur F. Chase
Frank R. Outerbridge	Manice D. Lockwood
Justice Vernon Mansfield Davis	Stuyvesant Fish
Fitch Gilbert, Jr.	Bruce McLean Falconer
Dr. Ernest Fahnestock	Wm. L. Benedict

6. You have been asked to systematize your employer's mixed mailing list which is used for circularization purposes. To facilitate the handling of circulars (third-class mail) at the post office, they are to be sent there grouped, first, as to states, and then as to cities and towns within the states.

Arrange the following in *one* list alphabetically:

- 1st as to state
- 2d as to city or town
- 3d as to name of person or firm

Where there are two or more for the same city, arrange alphabetically as to name of addressee.

Oscar H. Robb, Antrim, N.H.  
Holyoke Heater Co., Holyoke, Mass.  
The Stadler Products Co., 951 Denison Ave., Cleveland, Ohio  
Gulbransen Company, Chicago, Ill.  
W. A. Sheaffer Pen Co., Fort Madison, Iowa  
Cadillac Motor Car Co., Detroit, Mich.  
M. C. Emery, Berlin, Md.  
S. C. Harmon & Son, Racine, Wis.  
Pettes & Company, North Troy, Vt.  
Mrs. Muriel G. Blake, Mystic, Conn.  
Philip M. Fitch, Grafton, Mass.  
Hydeville Slate Works, Hydeville, Vt.  
The Jax Company, Steger, Ill.  
Bowen & Potter, Peru, Ind.  
Oakland Motor Car Co., Pontiac, Mich.  
Postum Cereal Co., Inc., Battle Creek, Mich.  
American Radiator Co., 1807 Elmwood Ave., Buffalo, N.Y.



C. B. Franklin, 190 18th St., Milwaukee, Wis.  
Merrifield, Scott & Co., Warwick, Md.  
Jones Bros. & Co., Orlando, Fla.  
Miss A. M. Brown, Goldsboro, N.C.  
Brown & Churchill, Lake City, Fla.  
Frank M. Osborn, Memphis, Tenn.  
Carl E. Eastman, Mt. Pleasant, Va.  
Kent & Thurston, Wichita, Kansas  
The Frank Maxwell Co., Anniston, Ala.  
Floyd C. VanVleck, Norristown, Pa.  
Merton A. Wilson, Robertville, Wash.  
Curtis & Nelson Co., Dothan, Ala.  
Curtis N. Osgood, Clearfield, Pa.  
Avery, Smith & Co., Newport News, Va.  
Chas. A. Bennett, Winston-Salem, N.C.  
B. E. Walsh, Kirkwood, Calif.  
Edwin C. Carter, Marshall, Texas  
Eureka Mfg. Co., Spokane, Wash.  
F. M. Harrison Co., Bridgeport, Conn.  
Miss Florence G. Mason, Southbridge, Mass.  
Vermont Hardware Co., Burlington, Vt.  
Amoskeag Mfg. Co., Manchester, N.H.  
H. A. Bartlett, Harmony, Maine  
C. M. Oakley Co., New Britain, Conn.  
The Long-Bell Lumber Co., Kansas City, Mo.  
F. C. Fuller, Rochester, N.Y.  
Irvin C. Kimball, Gainesville, Texas  
Federal Land Banks, Washington, D.C.  
Real Silk Hosiery Mills, Indianapolis, Ind.  
Cyclone Fence Co., Cleveland, Ohio  
Burlington Basket Co., 45 Hawkeye Bldg., Burlington, Iowa  
Champion Spark Plug Co., Toledo, Ohio  
Towne & York Co., Lewiston, Maine  
Blair & Ormsbee, Hannibal, Mo.  
Tennessee Nursery Co., Cleveland, Tenn.  
Percival A. Goodhue, Greensboro, N.C.  
Owens Brothers, Hagerstown, Md.  
A. G. Hammond, Wellsboro, Pa.

## II. Numeric filing.

1. Either on catalog cards or on stiff paper cut to size 5" × 3", arrange the following names and addresses for numeric

filing. Number the cards. The last file number used in your particular file was 1025. What significance has the date in each case?

*Received*

Mr. John Alexander Forest Hills Long Island	June 21, 19—
---	--------------

Brown & Brown Co. Lynn, Mass.	Sept. 19, 19—
----------------------------------	---------------

John J. Havemeyer 1925 East 31st St. Brooklyn, N.Y.	April 3, 19—
---	--------------

Muskegon Knitting Mills Muskegon, Mich.	July 6, 19—
--	-------------

Amoskeag Mfg. Co. Manchester, N.H.	Oct. 10, 19—
---------------------------------------	--------------

J. P. Westbrook & Co. Twin Falls, Idaho	Aug. 30, 19—
--	--------------

Hiram P. Schok Lancaster, Pa.	June 10, 19—
----------------------------------	--------------

Federated Automobile Owners' Assn. 1819 Broadway New York, N.Y.	Aug. 10, 19—
---	--------------

Lawrence C. Egan San Diego, Calif.	July 29, 19—
---------------------------------------	--------------

National Biscuit Co. 85 Ninth Ave. New York, N.Y.	Sept. 11, 19—
---	---------------

Harry L. Atwell 18 Fourth St., Erie, Pa.	Nov. 26, 19—
--	--------------



Miss Barbara M. Burke Clarenceville, P.Q.	Oct. 1, 19—
Franklin P. Morehouse Old Lyme, Conn.	Dec. 1, 19—
Creighton M. Baxter Castine, Maine	June 30, 19—

2. **Exercise in coding.** Refer to chart for automatic filing, page 183. Fill in columns 2, 3, 4 and 5. The first name is given complete as an example.

<i>Name</i>	<i>Indexed and Filed</i>	<i>Code Number</i>		
		<i>Prim.</i>	<i>Sec.</i>	<i>Comp.</i>
Halsey, Stuart & Co.	Halsey, Stuart & Co.	14	8	148
Morris E. Allyn-Hall				
Martin Elevator Co.				
Mar-Vis Trimming Co.				
Rice & Hutchins, Inc.				
A B M Trading Corp.				
The Antique Shop				
American Red Cross				
Frederic C. DeVeau				
Jules Du Bois Moulding Co., Inc.				
Electro-Magnetic Institute				
La Rose Perfume Co.				
St. George Laundry				
Linde Air Products Co.				
5 & 10¢ Store				
B. Altman & Co.				
Vacuum Cleaner Co.				
Loft, Inc.				
Mary N. Forsythe				
Miss Florence E. Pemberton				
39th St. Theatre				
John the Barber				
Walter S. Orr				
Brooks & Carroll				
23rd Ward Bank				
Home for Friendless				
Ft. Worth & Denver City Railway				
Nelson & Nelson				
Maude E. Gallagher				

### III. Geographic and alphabetic filing.

1. The following list of names represents letters that have come into the office and copies of letters that have gone out.

You are asked to index them for geographic filing. Make a diagram as follows and classify the names accordingly:

<i>State</i>	<i>Town or City</i>	<i>Name</i>
--------------	---------------------	-------------

Arrange alphabetically first as to state, then alphabetically as to town or city, and lastly alphabetically as to names within the same town or city. Arrange names in true indexing form (directory form).

Sterling Paint Co. 118 - 1st St. San Francisco, Calif.	J. C. Smith Co. 58 E. 20th St. Chicago, Ill.
Warren Refining Co. Warren, Pa.	Wisconsin Iron & Wire Works 1660 Booth St. Milwaukee, Wis.
Lambert Multiplus Co. 110 Union Ave. Portland, Ore.	Wilcox, Crittenden & Co., Inc. Middletown, Conn.
Warren H. Manning Tremont Bldg. Boston, Mass.	Standard Paint Co. 233 Broadway New York, N.Y.
Bluffs City Lumber & Coal Co. Council Bluffs, Iowa	The Schwab Safe Co. Lafayette, Ind.
Lewis & Burroughs Co. Schenectady, N.Y.	Douglas Fir Trading Co. Seattle, Wash.
Oswald Kidder Co. Fifth & Norwood Sts. Dayton, Ohio	Invincible Metal Furniture Co. Manitowoc, Wis.
Lewis M. Mitchell Manchester Rd. Urbana, Ill.	W. H. Gunlocke Chair Co. Wayland, N.Y.
Ashland Fire Brick Co. Ashland, Ky.	The Trumbull Table Co. Warren, Ohio
	P. A. Gardner Leather Works, Inc. 709 Pine St. St. Louis, Mo.



Union Ribbon & Carbon Co.  
Front & Laurel Sts.  
Philadelphia, Pa.

The Macey Company  
Grand Rapids, Mich.

Butterworth-Judson Co.  
75 Market St.  
Newark, N.J.

Thomas Laughlin Co.  
Portland, Maine

The Hall Safe Co.  
Spring Grove St.  
Cincinnati, Ohio

Treiber-Cahill Mfg. Co.  
818 Park St.  
Syracuse, N.Y.

Electric Appliance Co.  
San Francisco, Calif.

The Jamestown Metal Desk Co.  
Jamestown, N.Y.

Graff-Underwood Co.  
18 Beacon St.  
Somerville, Mass.

A. P. Little, Inc.  
Rochester, N.Y.

The Compo Corporation  
Westport, Conn.

Union Market  
Seattle, Washington

Beverly Mfg. Co.  
Bristol, Conn.

Federal Laundry  
Dayton, Ohio

Walker & Walker  
Billings, Mont.

G. Avery Ellsworth  
Ashland, Va.

Reigner Company  
Charleston, S.C.

Morris C. Topping  
Live Oak, Fla.

Duplex Sales Co.  
Lewiston, Maine

Arnold & Company  
Spokane, Wash.

Mr. George E. Van Tassell  
Boulder, Colo.

Denoyer, Hexter Co.  
Carbondale, Pa.

F. A. Watson  
57 Church St.  
Burlington, Vt.

Mrs. M. Alice Farley  
Lexington, Ky.

Y. M. C. A.  
Kansas City, Mo.

Colonial Iron Co.  
Pittsburgh, Pa.

National Surety Co.  
Warren, R.I.

Stanley Ferris & Co. Macon, Ga.	Dr. E. Clarence Gilmore Aberdeen, S. Dak.
Mortimer-Smith & Williams Pocatello, Idaho	Palmer Construction Co. Fort Worth, Texas
Quick Meal Service Las Vegas, Nevada	C. M. Reed Kentwood, La.
Fitch Lumber Co. Muskegon, Mich.	Prof. Murray A. Hamilton Lafayette, Ind.
St. Louis Board of Trade St. Louis, Mo.	Johnson Hardware Co. Birmingham, Ala.
Leavitt's Garage Rochester, N.Y.	Noble & Pattison Cedar Rapids, Iowa
Tuttle Cleaning Co. Little Rock, Ark.	Bay State Lumber Co. 165 Sycamore St. Worcester, Mass.
Russell A. Ince & Co. Wichita, Kansas	Miss C. Frances Kellerman Greenville, S.C.
Crowell & Smith Nashua, N.H.	F. J. McClelland & Co. Silver City, New Mexico
Miss Hilda C. Orr Bristow, Oklahoma	The Republic Box Co. 1693 Merwin St. Cleveland, Ohio

2. Assume that you are filing alphabetically and that you have the same letters as those indexed for geographic filing.

a. Arrange the names under which these letters are to be filed according to rules in Appendix II, and alphabetize. Arrange these names in one column in the center of your paper.

Your alphabetic file shows the following subdivisions, represented by the letters on the tabs of guides:

A	Adams	Ae	Al	Allen
Am	An	Ar	As	At
Au	B	Bai	Bal	Bar
Barr	Bas	Be	Bel	Ben



Ber	Bern	Bi	Bl	Ble
Bo	Bor	Bow	Br	Bre
Bri	Bro	Brown	Bru	Bu
Bur	Bus	C	Cam	Can
Car	Carr	Cas	Ch	Che
Chr	Ci	Cl	Cle	Co
Col	Colo	Com	Con	Cook
Cor	Cou	Cr	Cro	Cu
D	Dan	Dav	De	Dem
Der	Di	Dim	Do	Don
Dor	Dr	Du	Dun	E
Ed	Eg	El	En	Es
Evans	F	Far	Fe	Fi
Fisch	Fl	Fo	Fos	Fr
Fre	Fri	Fu	G	Gar
Ge	Ger	Gi	Gil	Gl
Go	Gold	Good	Gr	Gray
Green	Grif	Gu	H	Hal
Ham	Han	Har	Harris	Hart
Has	He	Hei	Hen	Her
Hi	Hilm	Ho	Hol	Hom
Hop	Hos	Hu	Hunt	I
Int	J	Jad	Je	Jo
Johnson	Jones	Jor	K	Kar
Ke	Kel	Ken	Ki	King
Kl	Kn	Ko	Kr	Ku
L	Lan	Lar	Lau	Le
Lef	Len	Lev	Li	Line
Lo	Lor	Lu	Ly	M
Mad	Mah	Man	Mar	Martin
Mas	Mau	Mc	McCl	McD
McI	McM	Me	Mer	Met
Mi	Miller	Milli	Mis	Mo
Mont	Mor	Morris	Mos	Mu
Mur	Mus	N	Ne	Neu
Newa	Ni	No	North	O
Od	Ol	Or	Os	P
Park	Pat	Pe	Per	Peters
Ph	Pi	Pl	Po	Por
Pr	Prin	Pu	Q	R
Ram	Re	Rei	Rel	Ri
Rid	Rio	Ro	Roc	Rol

Rose	Ross	Ru	Rus	S
Sal	San	Sar	Sch	Schl
Scho	Schu	Sci	Se	Sel
Sh	Shea	Sher	Si	Sim
Sk	Sm	Smith	Sn	So
Sp	St	Stans	Ste	Ster
Sto	Str	Su	Sun	Sw
T	Tar	Te	Th	Thompson
Ti	To	Tr	Tu	U
United	V	Vane	Ve	Vo
W	Wal	War	Wat	We
Wei	Wel	West	Wh	White
Wi	Williams	Williamson	Wilson	Win
Wo	Wood	Wright	X-Y	Z

b. Copy the list of letters shown on pages 203 to 205. Index these letters as follows:

Refer to alphabetic file subdivisions shown on pages 205 to 207. Place after each name the tab designation that will appear on the folder in which you would file the letter represented by that name. Place this tabbing notation one inch from the name and keep your column straight.

For instance, Sterling Paint Co. should be followed by the folder tab designation, *Ster*.

Sterling Paint Co.            *Ster*

This means that a letter from the Sterling Paint Co. should be filed behind the *Ster* guide in the *Ster* miscellaneous folder.



## CHAPTER VIII

### OFFICE MACHINES

**To the Instructor:** *The problems planned in connection with office machines depend upon the equipment of the office practice room. It will be found, however, that some firms are willing to lend specimen machines for a limited time, and to set them up and demonstrate their use and care.*

*The simplest equipment should include, besides the necessary typewriters, one duplicating machine and one adding machine.*

*The acquisition of an addressing machine, while not absolutely necessary, provides interesting practice in addressing envelopes, putting the inside address on circular letters, and addressing wrappers.*

*The mechanism of adding and calculating machines and instructions for their use vary with the different makes. It matters very little, however, in the practice problems, what make of machine is used, for all problems of adding and listing may be worked out on any straight listing machine, and those involving multiplication, subtraction, and division on any calculating machine.*

*The scope of this chapter does not permit mentioning all machines of a given type; hence, in each case, only a small number of representative machines have been listed.*

*Descriptions of certain office machines which have not been included in this chapter will be found in the chapters dealing with the particular phases of office work which require the use of these machines.*

#### MACHINES COMMONLY USED IN BUSINESS OFFICES <sup>1</sup>

The day of handwritten business communications has passed. No business office today is complete without one or more typewriters operated either by hand or by motor.

<sup>1</sup> The machines used in connection with the handling of mail and with the use of the telephone and the telegraph will be found described in their respective chapters.

If you have any intention of entering upon a business career, a workable knowledge of stenography and typewriting is essential.

There will be many machines which will be new to you in the first year of your office work, and these we have listed, with a brief description of each.

There is a tendency in many modern offices to overstock with labor-saving devices. These, in some instances, have proved a hindrance rather than a help, because of the divided responsibility entailed. On the other hand, it is almost impossible to say too much for the enormous saving of time and hand labor which these modern inventions have accomplished. Of the great number of advertised labor savers, there are some which will be useful in any office. Among these, you will doubtless come in contact with various types of duplicating machines, copying and dictating machines, adding, calculating, and bookkeeping machines, and possibly a few highly specialized instruments such as the telautograph, the dictograph, and the electrically-operated typewriter.

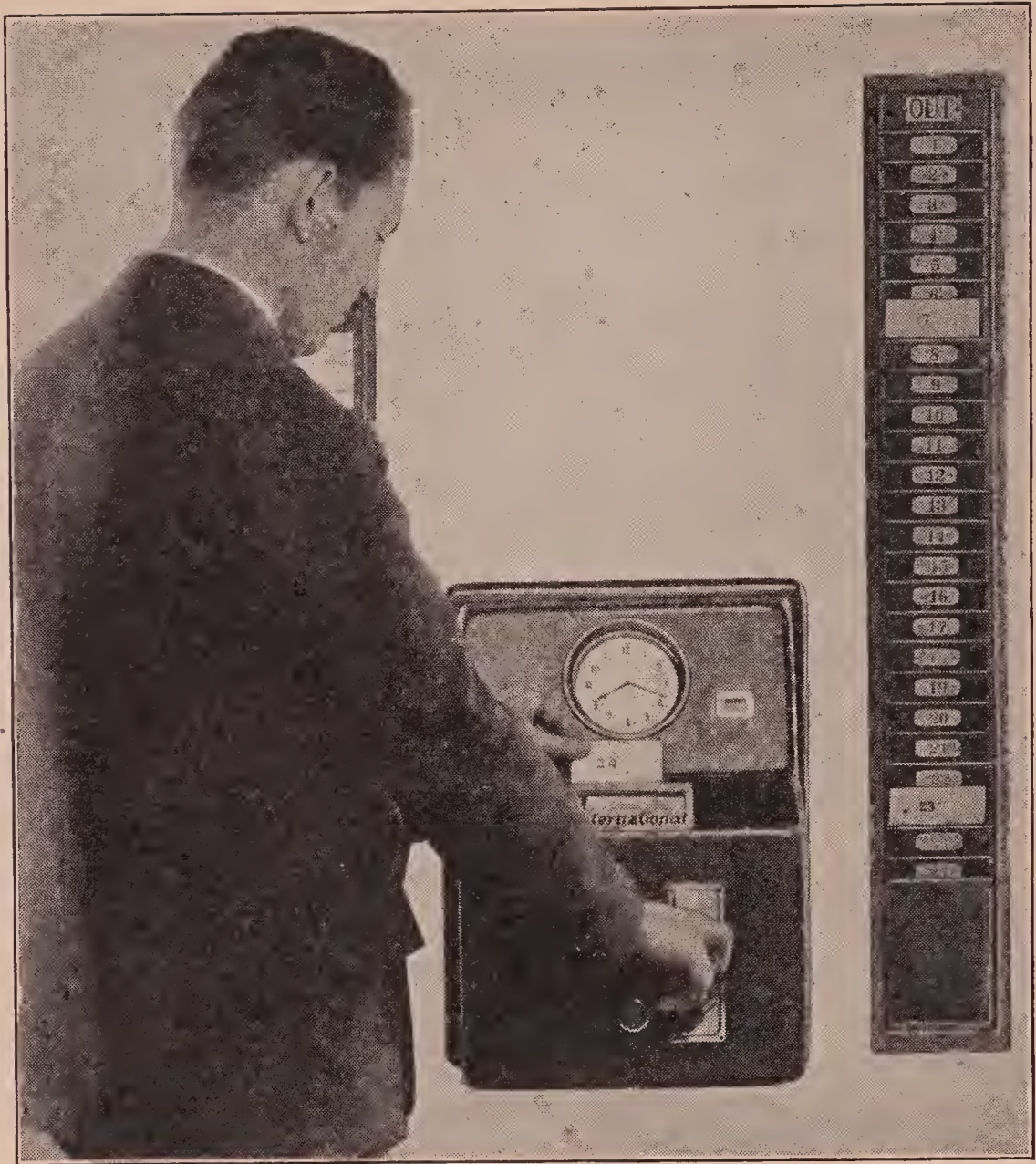
### TIME RECORDING MACHINES

A time recording system is a great aid in securing punctuality. To secure increased production, it is highly important that the leaks occasioned by loss of labor through irregular attendance be reduced. On the other hand, the employé should be credited with extra hours, if he works overtime.

There are many time recording machines on the market, each designed to meet certain needs. Most of these machines have an automatic two-color device that prints the time in red for those who come late, those who leave early, and those who work overtime.

There are two main classes of time recorders: those that record by card, and those that record by dial. The



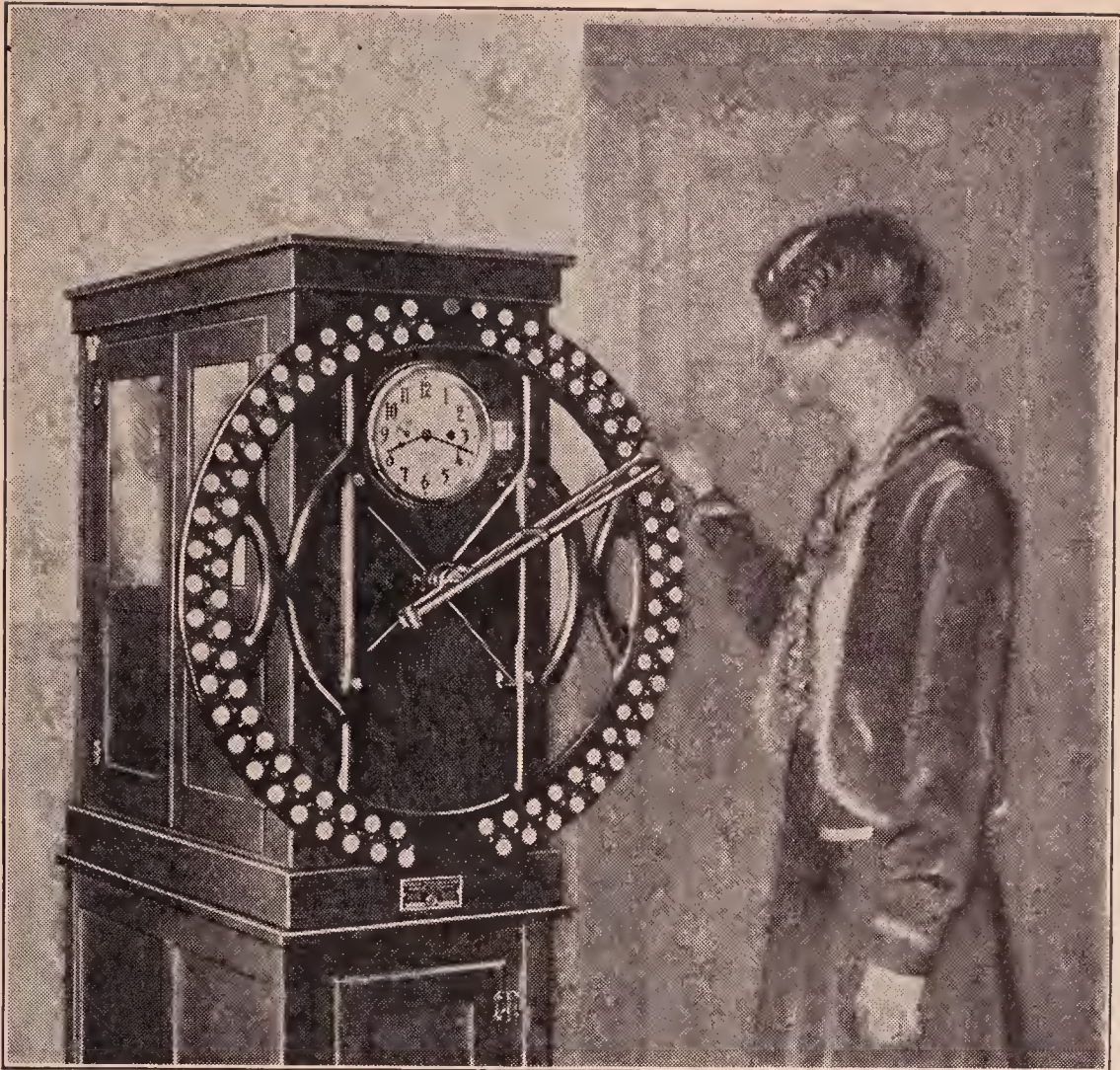


Card Time Recording Machine

illustration above shows a card time recording machine. Each employ  is given a numbered card, which is inserted in an opening in the clock frame. A lever is then pulled down and the exact time is automatically printed on the card. The card is then placed in the IN or the OUT rack, as the case may be.

In the dial time recorders, an internal record may be kept on a daily or a weekly sheet which forms a pay roll. As many as one hundred and fifty people may record their time on one machine for an entire week. The illustration following pictures a widely used dial time recording machine.





Dial Time Recording Machine

## MACHINES USED IN CONNECTION WITH CORRESPONDENCE

**1. Dictating machines.** (The Dictaphone, the Ediphone.) The object of the dictating machine is to eliminate the writing of business letters twice, once in shorthand, and once on the typewriter. Dictation is recorded on a cylinder and later reproduced by the transcribing machine to a typist or to a secretary. This method is especially useful when the dictation must be given at unusual times, or when one stenographer takes dictation from several persons.

The equipment consists of:

- a. The dictating machine. This is used by the executive. The dictation is given into a mouthpiece and is recorded, or engraved, on a cylinder.
- b. Cylinders. On these the dictation is recorded.



c. The transcribing machine. This is used by the secretary in transcribing the dictation recorded on the cylinder by the dictating machine.

d. The shaving machine. This is used to shave the cylinders, thus making them ready for new dictation.

The dictating machine may be installed on the dictator's desk or on a stand near the desk. It is always ready for dictation.

The cylinder is first used on the dictating machine. A sapphire point engraves the dictation on the cylinder. A



Dictating Machine

lever is used to release the recorder from the cylinder, to place it in position to record dictation, or to place the recorder in reproducing position to repeat any of the dictation. The cylinder containing the dictation is then placed on the transcribing machine. Here it will reproduce the dictation exactly as given. A controlling device starts and stops the cylinder at the will of the secretary. A hearing tube connects the sound box with the ears of the secretary.





Transcribing Machine

2. The machine way of writing shorthand. (Stenotype, Dictatype.) The purpose of these machines is to take the place of the notebook in the hands of the stenographer.

The machine writes in plain alphabet type on a strip of paper similar to that used in adding machines. However,

instead of pressing only one key at a time, as on the typewriter, three, six, ten, or any number of keys are struck at the same time.

Since any number of keys may be pressed simultaneously, the word "starts" is written in one stroke. Therefore, on the shorthand machine the operator writes practically a word at a stroke. On the typewriter, this word would require seven strokes — one for each of the six letters and one for a space.



Stenotype

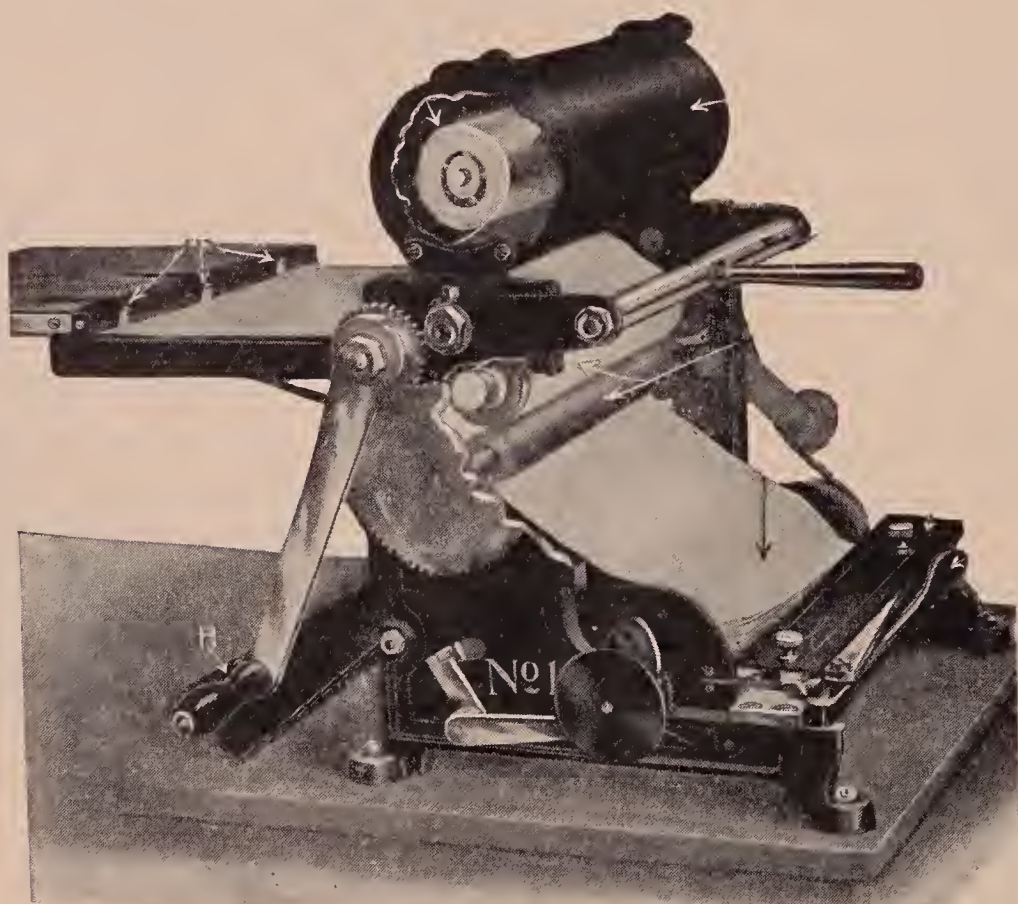
Machine shorthand is based on phonetics — sound writing. The word *should* is written *shud*. Here is a sample



sentence written exactly as it appears in the notes of an operator of the Stenotype.

S        H        E  
           W        O        R  
               A  
             R        E        D  
           H    A                T

As you will note from the sentence reproduced above, the notes, being in plain type, are easily read by anyone. Notes taken by one operator, therefore, may be read by anyone else who knows the code.



Modern Roller Copier

**3. Copying machines.** It is highly important, for business purposes, to retain copies of all letters and documents sent out. For this purpose certain types of machines are in use: the letter press and the roller press.

Copying by means of the **letter press** is not a modern

method, but it is still used in some offices when it is important that an *exact* copy of letters and documents, with signatures, be retained. It has certain disadvantages, for the process is slow and cumbersome, and likely to blur both the original letter and the copy. More than this, letters from a correspondent and copies of the replies to that correspondent cannot be filed in one folder, for incoming letters are filed in one place, while copies of the answers are kept in what is called a "letter-press book." In looking up correspondence, therefore, this system necessitates a search through several letter-press books in order to assemble what is wanted.

The **roller press** is the modern type of letter press and does away with some of the disadvantages of the old-time method. Here a roll of specially prepared moistened paper is placed in the machine, and the letters to be copied are then fed into the machine over an impression roller. The Roneo Copier is a machine of this type.

The **carbon paper method** is, however, the common and popular way, because the copy is made at the same time as the original letter, and also because the copy may be filed with the letter to which it is an answer. Corrections or changes made on the original must be indicated on the copy, otherwise the copy loses its value. Care must be exercised in cases where the letter is rewritten, to see that all but the final letter and the copy are destroyed.

**4. Duplicating machines.** Duplicating machines may be classified as:

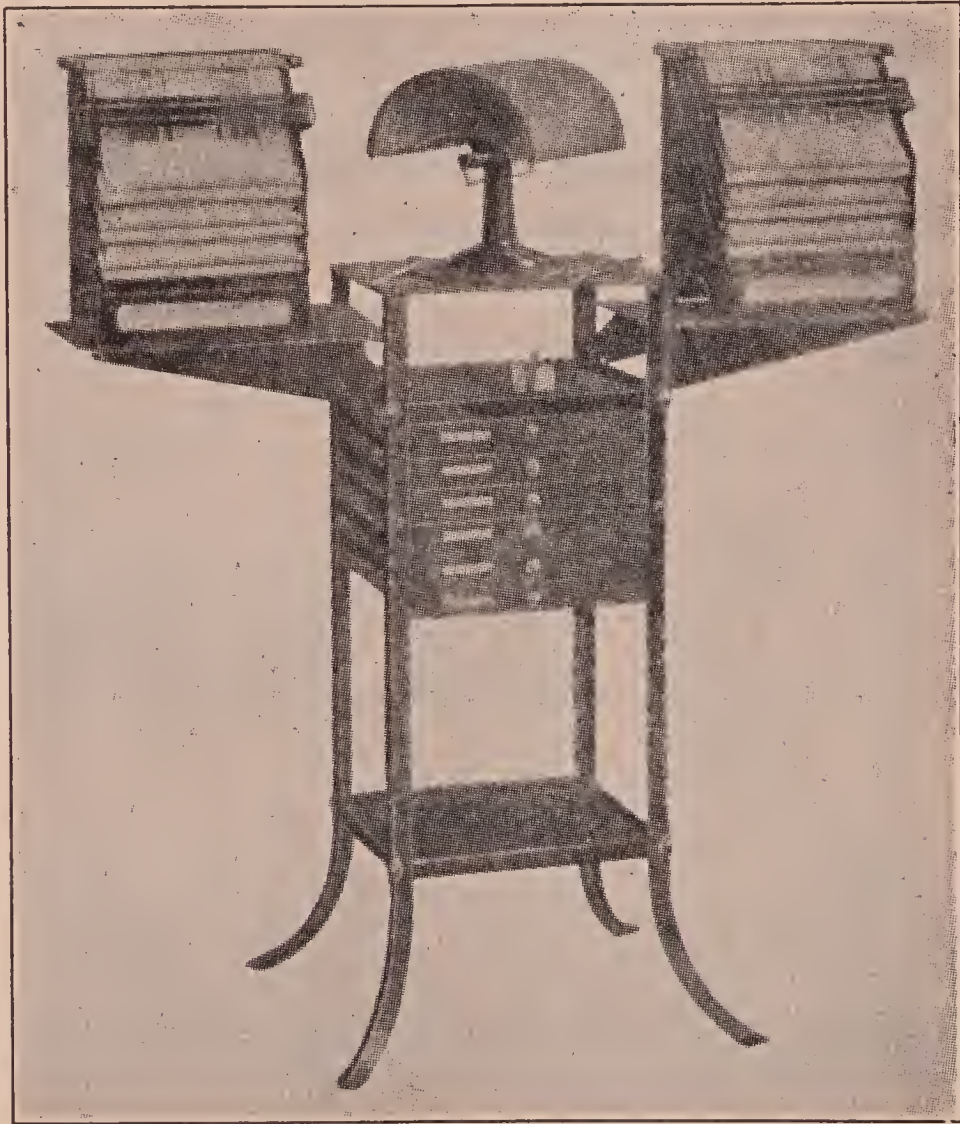
a. Machines that make impressions from type through an inked ribbon. The multigraph is a machine of this type.

b. Machines that make impressions by means of stencils. The mimeograph comes under this heading.

c. Machines that call for the use of the gelatin process. This is the hectograph principle. Among the machines of this type may be mentioned the Ditto Machine and the Speedograph.



The **multigraph** is a type-setting duplicating machine which will produce an unlimited number of copies. It is useful in circularization work where letters that look like originals must be turned out. On some models, it is possible to fill in the name and address, sign the letter, and address the envelope in one operation. But with the simpler models

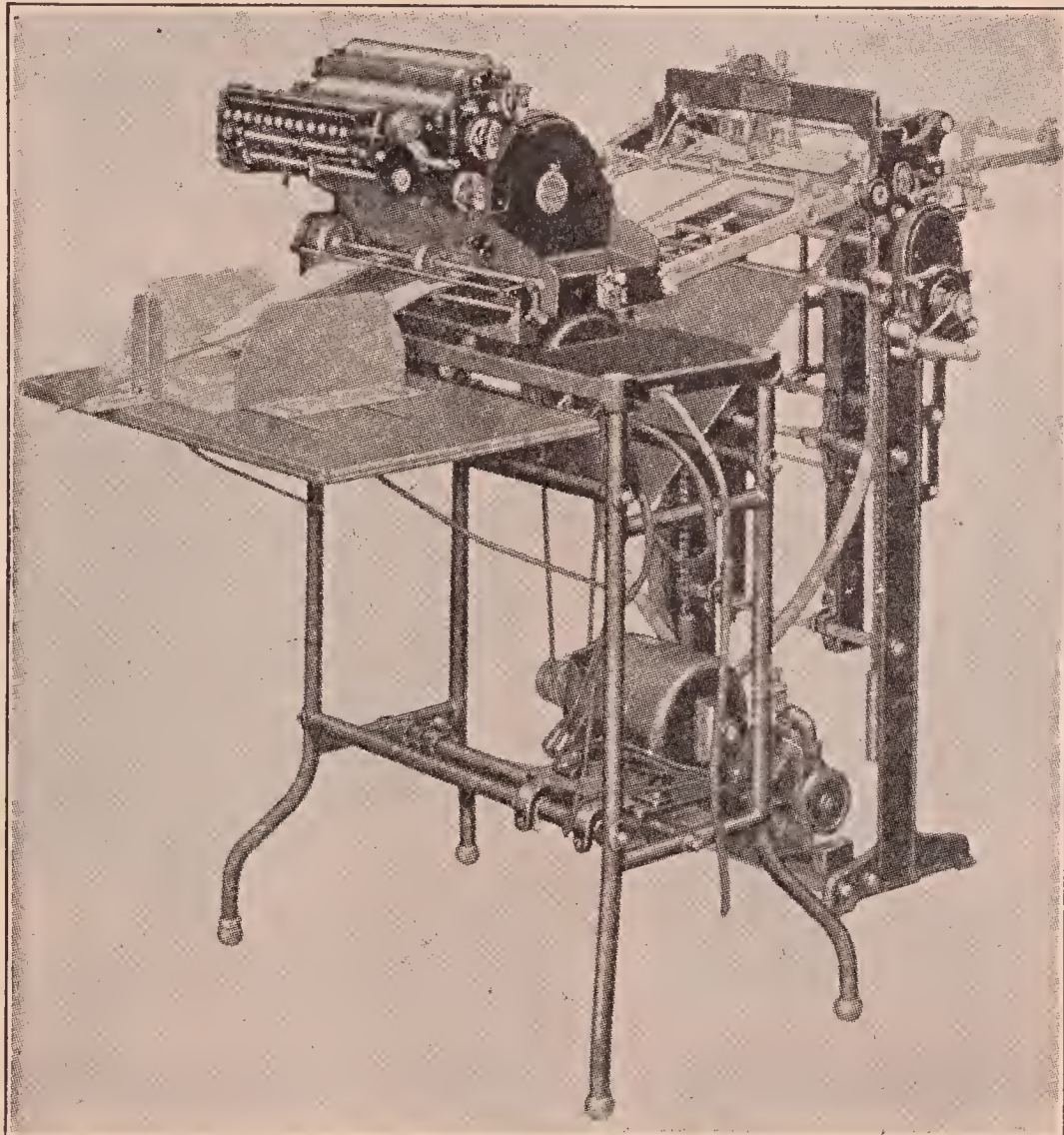


**Multigraph Typesetter**

the “fill-in” or inside address, and the address on the envelope, are typed on the typewriter. A good match is possible because the multigraph impression may be regulated to conform with the touch of the typist who fills in the inside address. Thus, only the general tone of the letter reveals that it is not personally typed

An important feature of this machine is the printing ink attachment, easily adjusted, by which simple printing may

be done. The type, specially designed, is taken from the typesetter and set up on the printing drum, as shown on page 216, in parallel slots cut horizontally. The printing drum is then transferred to the printer. A ribbon is then put in position over the type on the drum and the proper



**Printing Multigraph**

adjustments made. The paper is next fed into the machine and the copies turned out. Each revolution of the drum produces one copy.

The larger models are equipped with motor drive, automatic feed, card and envelope feed, printing ink and signature attachments. One of these machines is illustrated above.

In addition, the multigraph may be supplied with a Com-

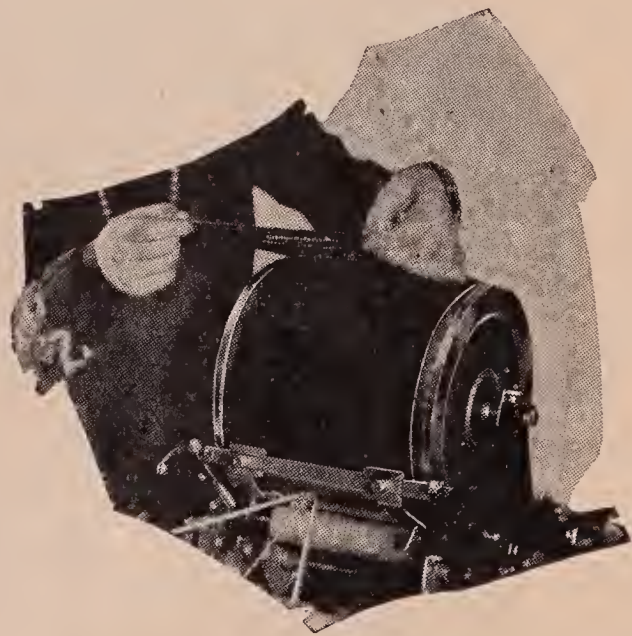


potype machine which stamps the characters on strip aluminum, cuts it off at the end of each line, and automatically assembles the strips of type, a line at a time, on a flexible sheet metal blanket. This blanket, when clamped on the multigraph, is ready for printing, either through a ribbon or with printing ink.

The **mimeograph** is a rotary stencil duplicating machine. It will reproduce thousands of copies from one stencil and therefore it is especially valuable when copies in large numbers are required.



Cutting a Stencil



Placing Stencil on Mimeograph

A handwritten stencil is made by writing on the stencil with a stylus or steel-pointed pencil, similarly to writing on a sheet of paper. Drawings, maps, charts, forms, and such work can be traced on the stencil with a stylus. Typewriting, handwriting, and drawings can be mimeographed in combination from the same stencil at one operation, if desired.

*Typewriting the stencil.* Shift the ribbon out of printing position, or if there is no shifting device on the typewriter, remove the ribbon entirely. Clean the type thoroughly. If the platen (roller) of the typewriter is that ordinarily used in office work, namely, medium, and the type is in

reasonably good condition, the accustomed touch of the average operator will be of sufficient force to produce a clearly made stencil. The stencil will always be legible if it is perfectly cut. Certain letters, *a* and *e*, particularly, may collect particles of the stencil coating, which can readily be brushed out with a type brush. Brushing the type is therefore recommended for satisfactory results. Use a quick touch of the keys and observe the usual precaution to strike with extra force the \$, #, %, @, and the capitals, *M*, *W*, and *E*, as well as letters known to be especially worn, on the particular typewriting machine employed. Should any letters or characters appear less distinct than the others, strike these lightly a second time, until they equal the others in effect. In removing the stencil from the typewriter, exercise care to avoid wrinkling.

When the stencil has been typewritten, it is attached to the perforated cylinder of the mimeograph. Special mimeograph ink is fed from a fountain on the inside of the cylinder. This ink passes through a cloth pad and finally through the perforations in the stencil itself. Copies are run off by turning the cylinder by means of a handle or an electric motor.

If it is necessary to duplicate drawings, maps, or sketches, a special outfit called a **mimeoscope** is used for preparing the stencil. This same equipment is also useful in duplicating business forms such as bills, invoices, and statements.

The third method of duplication, the gelatin, or composition process, is most valuable when more than one color is

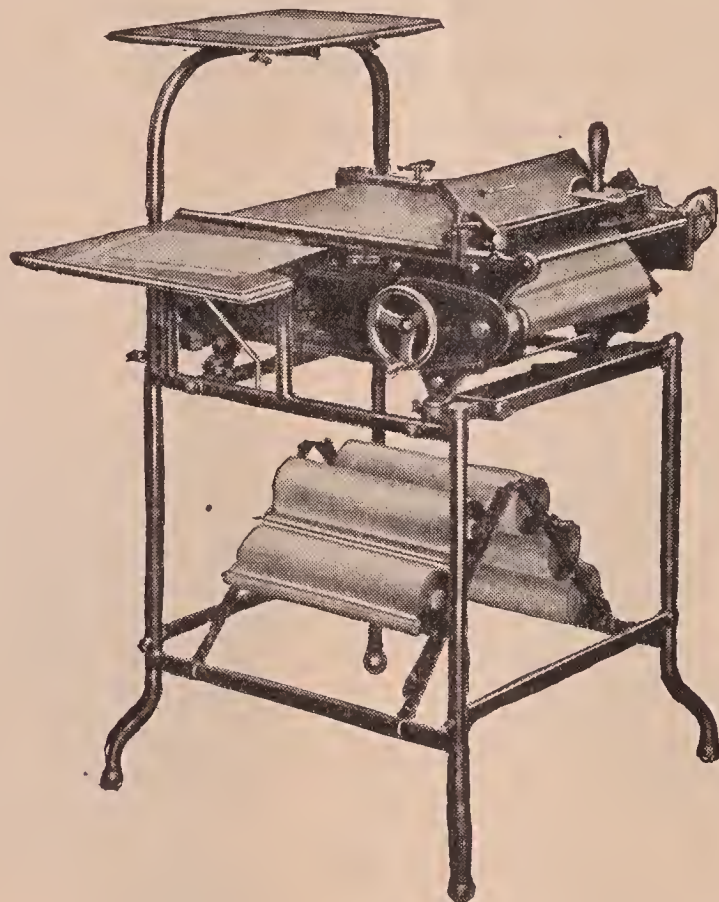


Mimeograph in Operation



required. This process is especially adapted for making ten to fifty copies. The printing beds consist of strips or rolls of gelatin composition.

The original, or master copy, may be typewritten or handwritten. If typewritten, a hectograph ribbon or duplicating carbon paper is necessary; if handwritten, duplicating ink should be used. A good indelible pencil

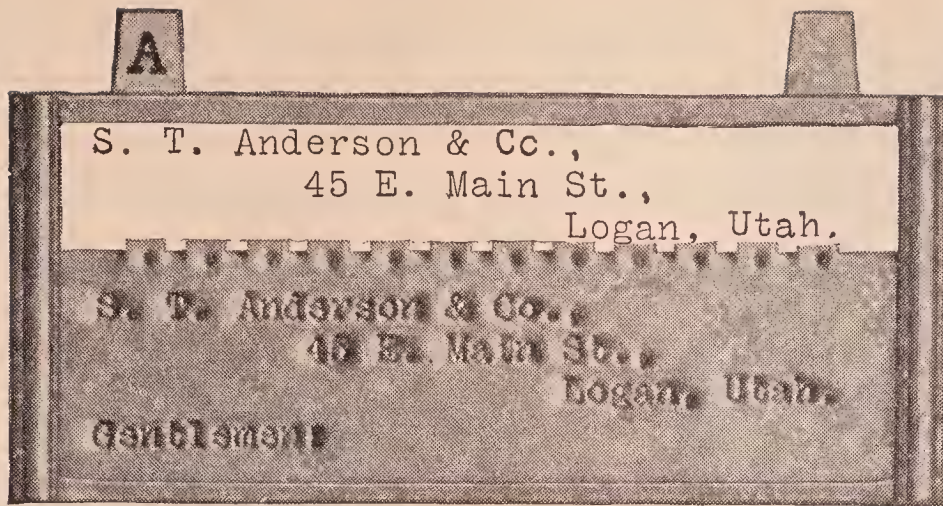


A Gelatine Type of Duplicator

may also be employed when only a small number of copies is needed. When duplicating carbon paper is used, the carbon copy serves as the original or master copy.

To prepare the gelatin strip for duplicating copy, the printing bed is moistened with a wet sponge, all surplus moisture removed, the original placed on it, face downward, and pressed out smooth with an impression roller. This causes the copy to be transferred to the gelatin surface. The original is then removed, the copy sheets put on the printing bed, one at a time, smoothed out, and removed at once. Some machines have an automatic feeder.





Address Plate

**5. Addressing machines.** A great portion of the detail work in every office consists of the frequent writing of the same names of both individuals and articles. In the payroll,



Graphotype

for instance, the name and certain information concerning each employé appear on the pay roll sheet, the pay envelope, and the pay check. In connection with charge accounts, the names and addresses of all customers who have charge accounts are written on the monthly state-



ments and on the mailing envelopes. Each time an order is received, the name, address, and other matter relative to the shipment are written on the various forms. Consequently, these machines have a wide range of usefulness — addressing envelopes, post cards, wrappers, mailing cards,



**Motor-Driven Addressing Machine**

bills, statements, invoices, tags, labels, waybills, checks, pay envelopes, time cards, and time sheets.

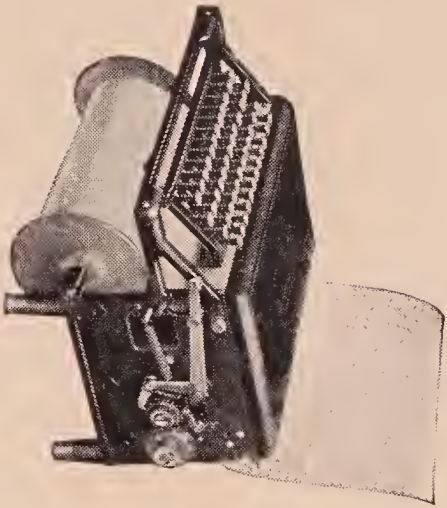
The name and address of the individual, or the name of the article with its description or its price, is embossed in type on a metal printing plate or cut on a fiber or tissue stencil plate. These printing plates are filed, card index fashion, in metal drawers or filing cabinets.

There are therefore two types of addressing machines:

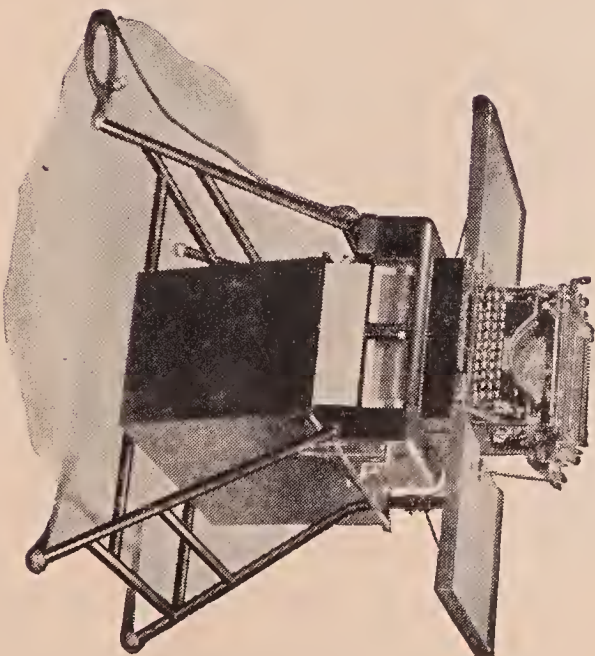




Stencil for Automatic Typewriter



Perforator for Automatic Typewriter Stencil



Automatic Typewriter



those making impressions by means of fiber or tissue stencils, and those printing from type, including machines using metal plates on which characters are embossed. An addressing machine which employs stencils is the Elliott Addressing Machine. The Addressograph prints by means of metal plates.

**6. The automatic typewriter.** In order to make a large number of typewritten letters by a mechanical process, the automatic typewriter has been evolved. The process is as follows:

A perforating machine is used for cutting a stencil, which resembles a music roll used in a player piano. The



Varsityper

stencil is placed on the automatic typewriter, which looks like a standard typewriter. Paper is placed in the machine, and the inside address and the salutation are typed by hand. The motor is then turned on, and a typewritten letter is the result.

**Flexible typewriter.** (Varsityper.) This machine permits the writer to deviate from stereotyped forms of busi-

ness letters. Usually the type face in any given letter is the same throughout. It is possible by means of this machine to use many different kinds of type faces. In addition, letters may be written closer together than usual, and the line spacing may also be reduced. This feature enables the operator to condense the average two-page letter into a one-page letter. A small metallic crescent-like type plate contains all the letters and characters in a certain kind of type. By taking out one type plate and inserting a different one, the operator is enabled to change the kind of type at will.

This machine is motor driven, that is, the operator strikes the keys, but the key stroke is completed by an electric motor.

#### MACHINES USED BY BOOKKEEPING AND FINANCIAL DEPARTMENTS

**1. Adding machines.** Technically, adding machines perform only one operation, addition. The addends, or items to be added, and the totals are recorded on a narrow strip of paper. Some adding machines have been improved to such an extent that it is now possible to subtract, multiply and divide as well as add on these machines.

These machines are of great assistance in bookkeeping, and in making out invoices and statements.

They are indispensable in the modern office because they free the office worker from the drudgery incident to repeated arithmetical operations.

Next to the typewriter, adding machines are undoubtedly



Listing Machine



more widely used than any other business office machine. These machines are useful for proving daily postings, finding daily ledger balances or daily cash balances, footing ledger accounts, reconciling a cash book balance with the balance as indicated by the monthly statement from the bank, footing inventories, and for a number of other purposes.



Types of Calculating Machines

Adding machines fall under different classifications according to use:

**Listing machines.** These provide a printed record of items and totals. There are a number of good machines, among which are the Wales, Victor, and Burroughs.

**Non-listing machines.** These machines do not make a printed record, but show the result in dials.



**2. Calculating machines.** Machines of this type are computing machines that are usually non-listing. They are designed to save time and to reduce mental effort by the mechanical calculation of problems involving the fundamental operations of arithmetic. They will add, subtract, multiply and divide, both whole numbers and fractions. The result is shown in dials. For figuring invoices, checking and proving sales slips, preparing cost figures, making



Accounting Machine

estimates, and figuring pay rolls, these machines are indispensable. Among the calculating machines which are in use are Burroughs, Comptometer, and Monroe.

**3. Bookkeeping or accounting machines.** (Elliott-Fisher, Burroughs, and Remington.) These machines are a development of adding machines and typewriters. They are used for mechanical bookkeeping. They do not change the established principles of accounting, but they do simplify it and guarantee accuracy of results.



CASH SHEET

DATE JAN 12 192

CR. A C RECEIVABLE

DEBITS

OLD BALANCE	NO.	DATE	ITEMS	CREDITS	BALANCE	PROOF	NAME	NET CASH	DISCOUNT
164 00		JAN 12	CASH	120 00	44 00	164 00	ALLEN & CO	117 20	2 80
641 50		JAN 12	CASH	341 50	300 00	641 50	AUSTIN BROS	334 68	6 82

SALES JOURNAL

FOR NEW YORK DATE JAN 18 192

DR. A C RECEIVABLE

CR. SALES

OLD BALANCE	NO.	DATE	DESCRIPTION	PRICE	AMOUNT	CHARGES	CREDIT	BALANCE
26 40	152	JAN 18	6 #46 WOOD PLANES	1 60	9 60			16 80
142 00	158	JAN 18	3 #126	2 40	7 20			
96 40	161	JAN 18						
136 40	163	JAN 18						
101 20								

ACCOUNTS RECEIVABLE LEDGER

TERMS REG  
RATING A A  
BANK BOSTON TRUST

NAME C H BROWN  
ADDRESS 42 CLIFF ST BOSTON MASS

OLD BALANCE	NO.	DATE	DESCRIPTION	PRICE	AMOUNT	CHARGES	CREDIT	BALANCE
		192 JAN 1	BALANCE FORWARD					240 20
240 20	126	JAN 4	2 GR WINDOW HOOKS	1 20	2 40			
			5 GR #2 SCREWS	60	3 00			
			2 GR #162 HOOKS	2 20	4 40			

STATEMENT

THE PROGRESSIVE CO.  
U.S.A.

C H BROWN  
42 CLIFF ST  
BOSTON MASS

JAN 31

AMOUNT PAID

RETURN THIS STUB WITH YOUR CHECK  
YOUR CHECK RETURNED BY YOUR BANK IS YOUR RECEIPT

OLD BALANCE	NO.	DATE	DESCRIPTION	PRICE	AMOUNT	CHARGES	CREDITS	BALANCE
240 20	126	JAN 4	BALANCE FORWARD					240 20
			2 GR WINDOW HOOKS	1 20	2 40			
			5 GR #2 SCREWS	60	3 00			
			1 GR 12" BRACKETS	10	14 40	19 80		260 00
260 00	142	JAN 9	1 ROLL WIRE SCREEN 32			26 40		286 40
286 40		JAN 12	CASH				150 00	136 40
136 40	163	JAN 18	1 KEG #14 NAILS	40	12 50			
			1 00Z #26 HAMMERS	2 20	4 40			
			2 GR #162 HOOKS			21 70		158 10

INVOICE

THE PROGRESSIVE CO.  
U.S.A.

SOLD TO C H BROWN  
42 CLIFF ST  
BOSTON MASS

JAN 18

SALESMAN BROWN

P. O. S. HALL

OLD BALANCE	NO.	DATE	DESCRIPTION	PRICE	AMOUNT	TOTAL
158 10	163	JAN 18	1 KEG #14 NAILS	40	12 50	
			1 00Z #26 HAMMERS		4 40	
			2 GR #162 HOOKS	2 20	4 40	21 70

TERMS 10-10 DAYS 20 DAYS NET NO DISCOUNT ALLOWED AFTER 10 DAYS  
NO CLAIMS ALLOWED UNLESS MADE WITHIN 5 DAYS FROM RECEIPT OF GOODS

Bookkeeping Forms

This set of forms shows: (1) an invoice; (2) a statement; (3) a posting to the Accounts Receivable Ledger; (4) an entry in the Sales Journal; (5) an entry in the Daily Record of Cash Receipts. Entries have been made on all five forms at one operation.

Bookkeeping or accounting machines are used for practically all kinds of bookkeeping work. The machines not only add and subtract the debit and credit postings, but, in addition, prove the correctness of these entries. Each account shows at all times the current balance — proved by the bookkeeping machine.



**Automatic Feed Billing Machine**

This illustration gives a general idea of the flat writing surface used in modern billing machines. The forms are fed through the machine from the rear in one continuous strip containing hundreds of sets. The carbon paper also is in long strips and is interleaved between the form copies.

**4. Billing machines.** (Remington, Burroughs, and Elliott-Fisher). Billing machines contain, in addition to a standard typewriter, a calculating mechanism electrically controlled. It is therefore possible to print all entries and make the necessary extensions, in addition to computing all necessary discounts when the proper keys are manipulated. They are used in the accounting departments of

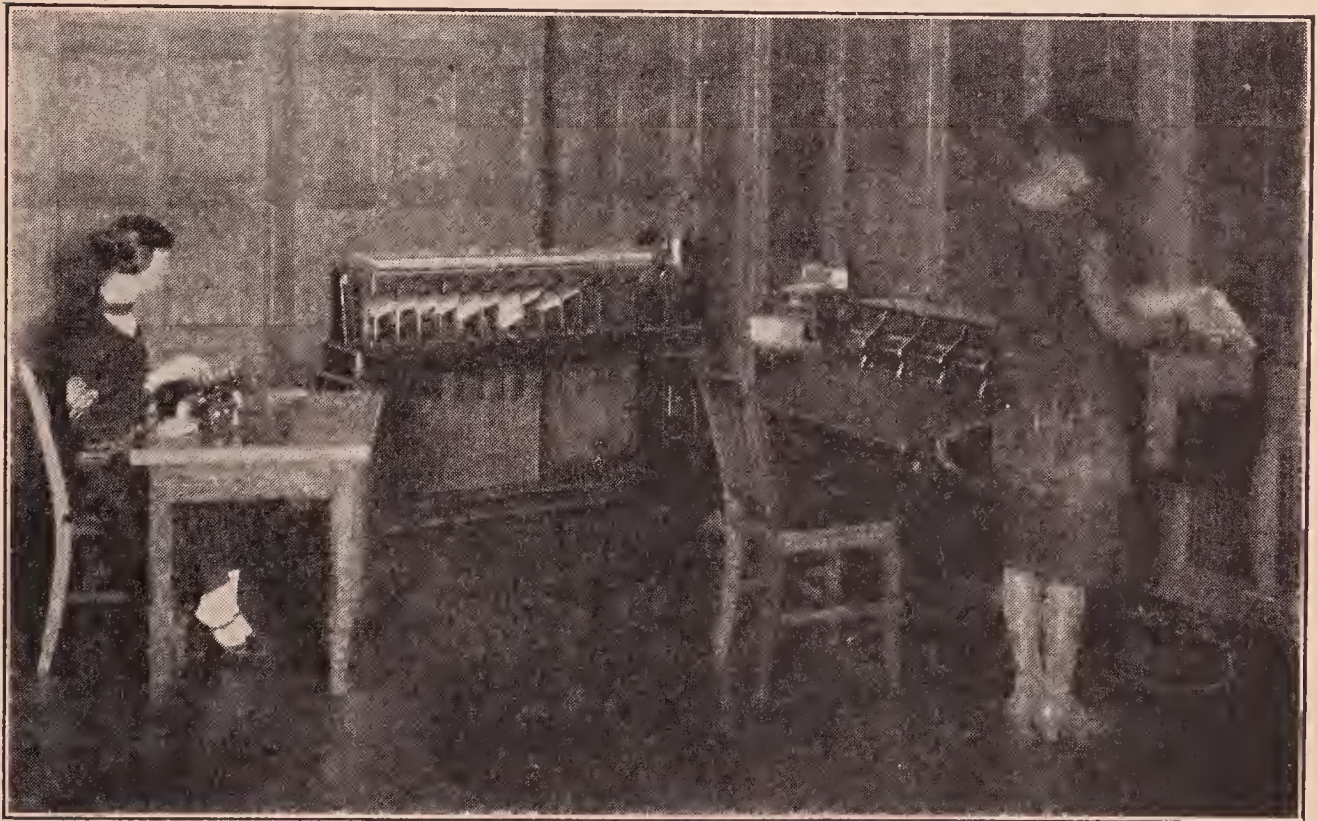


## Multiple Forms

These forms consist of seven copies and represent one of the methods used to combine billing and order writing. The first copy is the original copy for the customer; the second is for the bookkeeping department; the third is the shipping copy; the fourth, the statistical copy; the fifth, the express receipt; the sixth, the packing slip; and the last, the follow-up copy. The seven copies shown above were made with one operation.

business houses. Such machines are used for making statements, pay rolls, invoices, order entries, departmental records, statistical work, and for a variety of similar purposes. The automatic feed billing machine eliminates the following waste motions:

1. Inserting carbon sheets between form copies.
2. Jogging carbon sheets and form copies into alignment.
3. Inserting the sets into the machine.
4. Realignment the sets for good registration.
5. Moving the sets to the first writing position.
6. After writing, withdrawing the completed forms from the machine and removing the carbon sheets from between the form copies.



1

2

3

**Electrical Tabulating and Accounting Machine**

1. Electric Key Punch
2. Electric Card Sorting Machine
3. Electric Accounting Machine

**5. Tabulating machines.** (The Hollerith and the Powers.) Tabulating machines are designed to compile, classify, and analyze statistical information relating to appropriation and



expense distribution, sales analysis, cost accounting, stock accounting, railroad accounting and statistics, insurance accounting, and statistics.

Information is coded and transferred to certain cards by means of a punching machine which makes perforations in the proper places. These cards are printed with vertical

DAY		12	INVOICE		CUSTOMER		TOWN	STATE	CLASS	BRANCH	SALES- MAN	QUANTITY	UNIT	COMMODITY	SELLING PRICE		COST		PERCENT		ACCOUNT
● 0		● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0	● 0
112741	1	1	1	1	● 1	● 1	1	1	1	1	● 1	1	● 1	● 1	● 1	1	1	1	1	1	1
	2	2	2	● 2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	4	4	4	● 4	4	4	4	4	4	4	● 4	4	4	4	4	4	4	4	4	4	4
1128	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
1129	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1130	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1131	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
1132	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44																					

Information Card

columns of figures running from 0 to 9, or from 0 to 12. All the information that is to be recorded on the cards must be expressed in figures.

The sorting and tabulating of the cards depend on the information desired. Cards are put through a sorting machine, where they are sorted automatically, according to the perforations, into certain classifications previously planned. Each group classification is then fed into a hopper and run through a tabulating machine, which tabulates as many as five columns of information at one time, and prints the report.

SPECIAL COMMUNICATING MACHINES

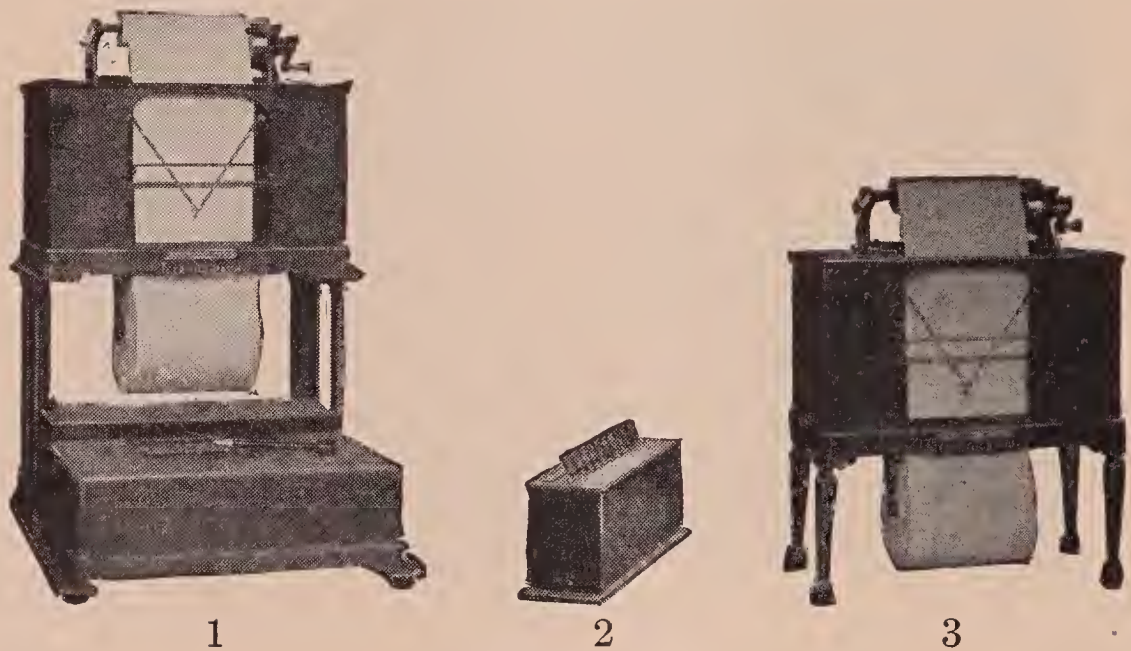
1. Interior telephones. The primary purpose of the telephone is to provide contact with the outside world. When telephones are used for inter-office conversation, they are diverted from this main function, with the result that both interior and exterior telephone service suffers.

In order to avoid this condition, the dictograph has come into widespread use. This machine makes it possible to





2. The **telaugraph**. The telaugraph is an instrument used for transmitting handwriting instantaneously over wires. It is used in banks, offices, railroad terminals, factories, hospitals, hotels, wholesale houses, department stores, insurance companies, and in other business houses — wherever interdepartmental communication is desirable, or where it is necessary to transmit messages of grave importance, particularly messages containing figures.



Telaugraph

1. Transmitting Station.                      2. Selecting Switch Keys.  
3. Receiving Station.

Messages written on a transmitter are instantly reproduced on receivers located in adjoining departments, buildings, or cities. A permanent written record of every message sent or received is made in indelible ink. Important messages and communications of any kind, in order to be of permanent value, must be recorded. A message by telephone depends for its accuracy largely upon the person receiving it. A message by telegraph depends for its accuracy to a large extent upon the receiving telegrapher.

The method of sending messages by telaugraph is unusually safe as it furnishes a permanent record on rolls of paper. The message appears in the identical handwriting



of the sender at all the stations which are connected. In this way, responsibility for error can at once be located.

**3. The telephone typewriter** is used for sending and receiving messages over telephone wires. The machines are so constructed that when a message is typed on one machine in a circuit it appears simultaneously in type-



Telephone Typewriter

written form on any or all machines in that circuit. The four general classifications of Telephone Typewriters are:

1. Tape sending and receiving (like the one in the picture) which can both send and receive messages.

2. Tape receiving only.

3. Page sending and receiving, which are adapted to using paper of letterhead width. An attachment may be fitted to this machine which permits automatic sending.

4. Page receiving only.

Telephone typewriters are used by business firms, financial houses, industrial concerns, and press associations hav-

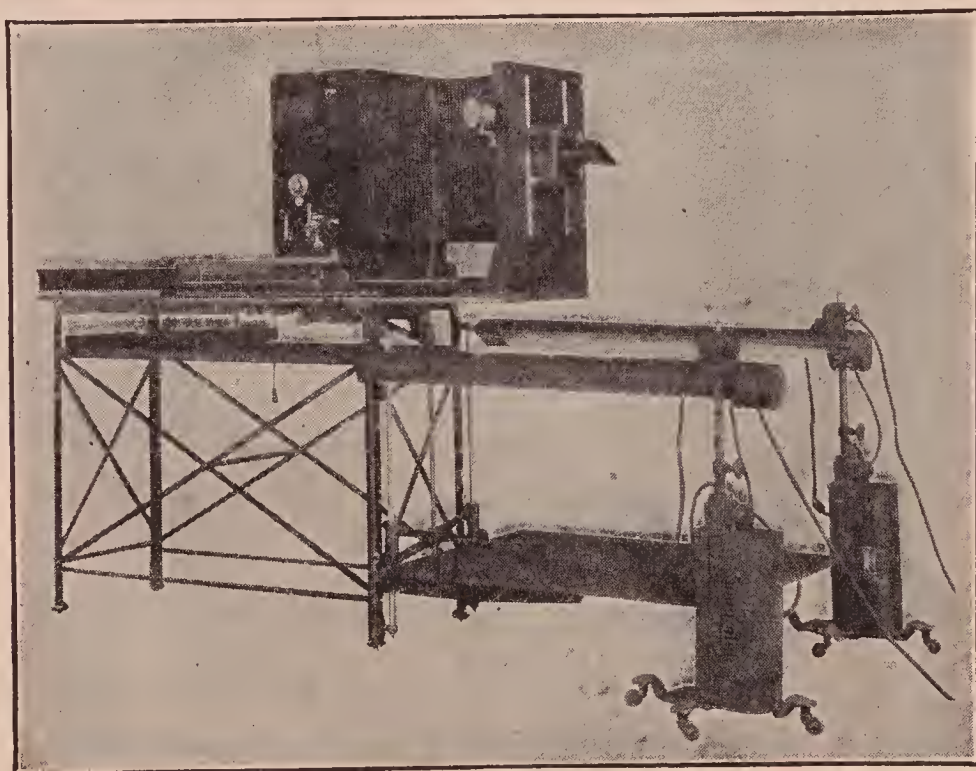


ing offices in several cities. Stock market reports, financial news, orders, reports of various kinds, news items and many other messages are transmitted between distant cities at a speed ranging from forty to sixty words a minute.

### MISCELLANEOUS MACHINES

The **photostat** is a simple, practical machine for quickly producing photographic copies of drawn, written, or printed matter.

A roll of specially sensitized paper is held in the machine and the subject photographed directly upon this paper in



Photostat

a few seconds' exposure. No film or glass negative is required. The exposed section of paper is then wound directly into the developing compartment of the machine and cut from the roll. In thirty seconds the developed print is drawn into the mixing compartment where it remains while subsequent copies are made, after which all the fixed prints are removed to a tank of circulating water where the chemicals are washed off. Copies are then dried and are ready for use.

This method is in general use all over the world by government departments, banks, insurance companies, railroads, industrial corporations, and individuals who have need for facsimile copies.

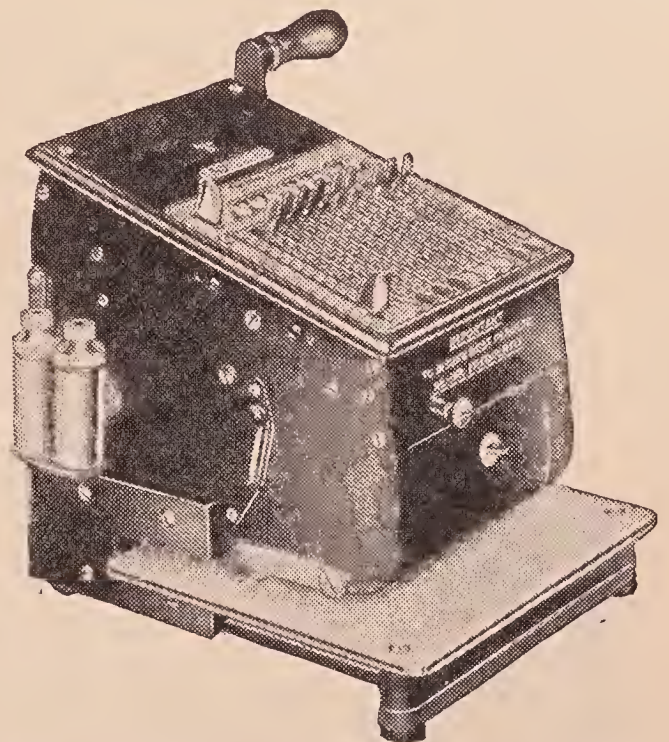
**Automatic paging systems.** These are systems for paging officers or employees in any large establishment by means of a code system of signal bells, electric horns, buzzers, or other sounding devices. The same purpose may be accomplished by means of a system of flashing lights.

**Autographic registers.** These are time-saving machines used for writing several business records or forms at one time. By the use of carbon paper, the copies are made simultaneously with the original. The printed forms may be purchased in continuous rolls or in interfolded continuous strips.

**Cash registers.** These record the amount of sales in retail selling, check the amount taken in during the day, and receive the actual money paid. They work automatically, and at the same time record and make visible the amount of each sale.

**Check certifiers.** The check certifier is used in banks to print a form of certification across the face of checks. This form is used when banks certify checks.

**Check protectors.** These are machines designed to prevent tampering with checks. They not only write the check but they perforate what is written, and print the amount in two-color, acid-proof ink.



0010569000

Check Protector

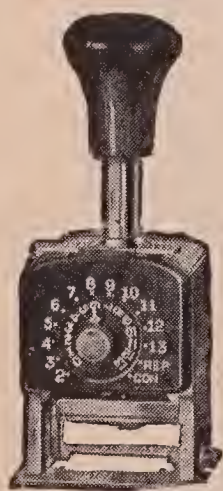


**Protected bank paper** is also in common use. Since plain white checks are easy to alter, and ordinary safety paper may also be successfully tampered with, firms are using a special type of paper on which any change can be instantly detected. When acid is applied to this paper the speckled surface reveals innumerable printings of the word "VOID."

**Coin counters and sorters.** These are portable, motor-driven devices for separating quantities of mixed coins according to their several denominations.

**Coin changers.** These are an aid to cashiers in such places as stores, restaurants, and theaters, and to paying tellers in banks, for the speedy delivery of coin change.

**Copy holders.** These devices are used by stenographers and typists to aid in securing correct sitting posture and to relieve eye strain. One kind holds the copy in a vertical position at the back of the typewriter at a range which makes it easy for the stenographer to transcribe notes or read typewritten, handwritten, or printed copy. The line of copy which is being written is indicated by a line bar, regulated by a lever at the right of the typewriter. The operation of this lever moves the copy upward one line at a time, the line bar remaining stationary. Another device holds the copy in a vertical position and can be moved to any convenient place on the stenographer's desk.



Numbering  
Machine

**Cutting machines** (for stencils). These machines are used for cutting stencils with which to mark cases, crates, and large parcels from which tags might easily be lost. The stencil is cut on a flexible oil board by a hand machine somewhat like a typewriter. Stencils are sometimes made in brass, and can be procured in sets of alphabets or figures, or both combined.

**Label pasters.** This is a mechanical device for gumming all sorts of paper labels.

**Numbering machines.** Numbering machines are used

for consecutively numbering papers, such as invoices and checks. By a simple adjustment, the machine may be made to repeat each number once (duplicate), or as many times as desired.

**Package tying machines.** These semi-automatic machines place cord around any package, tie it, and cut it.

**Paper fasteners.** There are several ways of fastening papers together, such as wire clips, metal paper fasteners, spring steel clip binders, stapling machines, and the "Bump" Paper Fastener. The latter, by a single operation, cuts and binds the papers together.

**Paper cutters.** These are used in printing offices and other concerns where it is necessary to cut large quantities of paper to size.

**Tape sealers.** These improve the appearance of packages and increase the efficiency of the packers by substituting gummed tapes for cord.

### GENERAL QUESTIONS

NOTE. The *Business Machines and Equipment Digest* published by Equipment-Research Corporation, Adams-Franklin Building, Chicago, Illinois, will be found helpful in answering the following questions.

1. Differentiate between the following:

- a. Adding machine and calculating machine
- b. Multigraph and mimeograph
- c. Listing machine and non-listing machine
- d. Dictograph and dictaphone
- e. Check writer and check protector

2. Name the ways by which a letter may be copied.

3. Name the ways by which a letter may be duplicated.

4. What machines serve as communication tools? In what way?

5. What types of addressing machines are on the market?

Where are they used?

6. In what department, or in what type of office, is the addressing machine used?

7. What is a "stencil"? For what purpose may stencils be used? What machine is used for cutting a stencil?



8. What machines are used for duplicating by means of a stencil?

9. For what purpose is a clock-dating machine used? What protection does it give?

10. What is used in place of a slitting machine in small offices?

11. Why do some firms find the use of an interior telephone system desirable?

12. Justify the use of dictating machines in business offices.

13. What is now taking the place of the ordinary postage stamp in many offices?

14. Mention some devices which modern offices have installed to save the time of their employés.

15. Give general directions for the proper care of office machines to a newcomer in your business office.

16. What three directions do you consider absolutely necessary in caring for any machine?

17. What machine is used for transmitting handwriting?

18. Why are stock market reports sent over the telephone typewriter?

19. What is the best method of obtaining as legal evidence five facsimile copies of a will?

20. Name the machines which would be found useful in the accounting department of a business office.

## PROBLEMS

### I. Problem for the dictating machine.

- a. Put a cylinder on the dictating machine.
- b. Dictate what is said about dictating machines on page 211.
- c. "Listen back" to your dictation.
- d. Place the same cylinder on the transcribing machine.
- e. Transcribe what you have dictated.
- f. If the cylinder is now filled, put it on the shaving machine.
- g. Shave the cylinder properly.
- h. Remove the cylinder and put it into the carton.

II. Problems for the addressing machine. The *first* student having this problem should typewrite a set of stencils giving the name of each employé in the office (the members of the class). These stencils should then be filed alphabetically.

*a.* Prepare a pay roll list by showing the names of the employés alphabetically at the left of the paper. Ask your teacher for her roll list (class list) and type on your paper, opposite the names, the amount of each employé's salary.

*b.* The employés are paid by check. Establish a satisfactory bank balance. Ask your teacher for the check book. Fill in on the checks, as payees, the names of the employés on your office pay roll. Use the typewriter or the billing machine for filling in the amounts on the checks. If your classroom affords a check protector, use it.

*c.* Fill out the stubs on the check book and carry forward the balance from page to page. Verify your work as follows: Total the checks you have made out, subtract this total from the balance you had at the beginning; if the result equals the amount you have shown on the stub as the new balance, the work has been correctly done.

*d.* Address envelopes in which the checks may be placed for delivery to the employés. The checks must be signed by the treasurer before they are placed in the envelopes and delivered.

*e.* Prepare a mailing list for the hardware firm for which you are secretary. Use the mailing list shown on page 83. Increase it by twenty-five names and addresses. Alphabetize.

*f.* Cut stencils for these names. Place on these stencils the name, the address, and "Dear Sir" or "Dear Madam" as the case may be. Address envelopes from these stencils.

### III. Problems for the multigraph.

*a.* Prepare wrappers for use in mailing. Take 50 sheets of paper, size  $8\frac{1}{2}" \times 11"$ , placing in the upper left-hand corner the return card of your firm. Use the name given below and the address of your school. Place the notation "Return Postage Guaranteed" just below the return card, as follows:

The Commercial Products Company  
(Street Address)  
(City and State)  
RETURN POSTAGE GUARANTEED

*b.* Take 50 envelopes of commercial size and place in the upper left-hand corner the return card of your firm, to conform with the letterhead, using the following model:



The Commercial Products Company  
(Street Address)  
(City and State)

Turn the envelopes over to your instructor to be kept with the letterheads. It is absolutely necessary that these multigraphed forms be straight and attractively set up. They must also be kept clean. Only such material will be acceptable as can be used in problem work.

c. Set up and turn out 50 letterheads, size  $8\frac{1}{2}'' \times 11''$ , for use in your business office. Hand the letterheads, when finished, to your instructor. Apply for them as you need them. Those not required for office practice use will be used for letter-writing in your typewriting class. Use the name given below in setting up the letterheads. (If a different name has been decided upon for the office practice firm name, use the new name.) Set up the letterheads in the following form:

---

Telephone  
(Give school telephone number)

Cable address "Coproco"

THE COMMERCIAL PRODUCTS COMPANY

(Street address of your school)

(Name of your city and state)

---

d. On page 243 will be found a specimen of a complete monthly statement which is mailed by department stores to "Charge Account" customers.

Turn out 50 statement forms. In place of the firm name on the statement substitute the name "Brown & Wallace." Supply an address in your city.

e. Using as model the form given on page 243, turn out the following check forms to be used in assignments on the billing machine:

(1) Twenty-five bearing the name of Brown & Wallace, with the name of your city and state underneath. For a bank, use the name The South National Bank. The name of your city and state should appear under this.

BARCLAY & STERN, INC.  
Philadelphia, Pa.MRS. JOHN A. WENTWORTH  
30-264 159 CENTRAL AVE.  
X-KBBH PHILADELPHIA

Please return this Coupon with Check. Retain Lower Portion of Statement. Cancelled Check is Receipt

PAID

CHECK NO.

ALL OUR PRICES ARE BASED ON INSTANT CASH. FOR CUSTOMER'S CONVENIENCE WE KEEP ACCOUNTS OF AN ENTIRE MONTH'S PURCHASES, TO BE PAID FOR TOGETHER WHEN BILL IS PRESENTED

## RECEIVED PAYMENT

Statement from <b>Barclay &amp; Stern, Inc.</b> 30-264		CHARGES	CREDITS	FINAL AMOUNT IS BALANCE DUE
19—	<i>Balance shown on last bill rendered</i>	14 50		
SEP 12	1 BATH MAT	1 25		15 75
24	1 SUIT	42 00		57 75
25	1 HAT RETURNED		6 00	51 75
<b>RECEIVED \$51.75</b> WITH THANKS NOV 8 19— <b>BARCLAY &amp; STERN, INC</b> Philadelphia By <u>A.M.</u>				

## BROWN &amp; WALLACE

<i>Date</i>	<i>No.</i>	<i>Pay to the order of</i>	<i>Amount</i>

Dollars

To THE SOUTH NATIONAL BANK

BROWN &amp; WALLACE

By \_\_\_\_\_



(2) Turn out twenty-five check forms drawn on The Student Trust Company, using the model below and the name of your city and state on the date line.

---

No. \_\_\_\_\_ 19 \_\_\_\_\_

THE STUDENT TRUST COMPANY

*Pay to the order of*

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ Dollars.

---

f. Turn out twenty-five label forms for parcel post packages, like model shown below. Use paper of size 4 × 6 inches. These are to be used in problems dealing with the handling of mail.

---

CONTENTS

MERCHANDISE — FOURTH-CLASS MATTER

POSTMASTER: *This package may be opened for inspection if desired.*

The Commercial Products Co.  
153 Washington Street  
Boston, Mass.

RETURN POSTAGE GUARANTEED

-----  
-----  
-----

---

g. Using the form shown on p. 245 as a model, set up on the multigraph, and turn out 50 Cross Reference Sheets for use in filing. Use tinted paper of correspondence size.







IV. Problems for multigraph and addressing machines. Assume that the firm is engaged in the sale of shoes at retail.

a. Write a circular letter to be sent out announcing for a period of two weeks a reduction of 25% on all shoes. The sale will start at 9 o'clock on the Monday morning following the date of this letter. The letter is to be dated one week from today. Submit this letter to the Manager (your instructor) for approval.

b. After getting the Manager's approval of the letter, set it up on the multigraph. Use letterheads which have previously been turned out on the multigraph. Omit the inside address and the salutation. These will be added later by the addressing machine.

c. Turn out as many of these circular letters as there are names on the mailing list. Use mailing list on page 83.

d. Fill in the inside address and salutation on these circular letters by means of the addressing machine.

e. Address the envelopes for these letters, using for the purpose envelopes on which you have previously put the return card of your firm.

V. Problems for adding, calculating and billing machines.

1. a. Prepare a monthly form as shown below. Plan for thirty-one days. After the ruling for the 31st, draw a line across the form, and at the left of the column *Amount of Sales* write *Totals*. Below this write *Total Receipts*.

EGG AND POULTRY ACCOUNT FOR THE MONTH OF \_\_\_\_\_, 19\_\_

Day	No. Eggs Laid	Amount of Sales	Eggs	Amt. rec'd for eggs	Fowls	Amt. rec'd for fowls
1						
2						

b. Enter the following information:

- No. of eggs laid daily
- No. doz. eggs sold every second day, starting Jan. 1, 19\_\_
- Amount received for eggs
- Amount received for fowls



Itemize sales of fowls, in Amount of Sales column, filling in price per lb., as follows:

3 fowls weighing 18 lbs. @ 34¢ per lb., should be shown thus:

(3) 18 lbs. @ 34¢ = 6.12

The first entry for eggs in this column should be:

9 doz. @ 60¢ = 5.40

The lower part of the Amount of Sales column is for the entry of fowl and the upper part for eggs.

c. Total all columns except the Day and the Amount of Sales columns.

On the line marked "Total Receipts," show the total of the amounts received for eggs and fowls. (Use the adding machine in getting totals.)

Eggs are sold every second day. Only full dozens are sold; the remainder on hand is carried over and sold with next lot.

Prices for eggs in January are as follows: (Prices hold until the next date shown.)

Jan.	1	60¢	per doz.
	5	65¢	" "
	10	67¢	" "
	18	70¢	" "
	25	72¢	" "
	30	73¢	" "

Prices for fowls in January are as follows:

Jan.	1	34¢	per lb.
	3	35¢	" "
	7	36¢	" "
	12	35¢	" "
	16	36¢	" "
	20	35¢	" "
	24	34¢	" "
	29	33¢	" "

Eggs laid during January:

1	55	8	59	15	64
2	60	9	62	16	69
3	58	10	58	17	70
4	54	11	70	18	65
5	62	12	63	19	63
6	60	13	69	20	72
7	65	14	68	21	69

22	62	26	69	29	63
23	60	27	74	30	54
24	63	28	70	31	62
25	67				

Fowls sold during January:

1	3	fowls	weighing	18	lbs.
3	5	"	"	16½	"
8	2	"	"	10	"
13	4	"	"	20	"
17	5	"	"	22	"
20	3	"	"	17	"
25	1	"	"	7	"
31	3	"	"	19½	"

2. The following were taken from the Ford Price List of Parts. Find the total cost of these items for a dealer in Ford supplies.

	Part No.	Name of Part	Price
8	2814N . . . .	Rear Wheel (Balloon) . . . . .	\$ 5.70
12	2694B . . . .	Spindle Body-Right . . . . .	2.00
3	2500 . . . .	Rear Axle Assembly . . . . .	50.00
8	5119 . . . .	Generator . . . . .	12.50
100	5201 . . . .	Spark Plug (Champion) . . . . .	40.00 per 100
10	5018 . . . .	Bendix . . . . .	4.25
32	5055 . . . .	Cut-Out (Electric) . . . . .	.75
18	6150 . . . .	Carburetor . . . . .	3.00
50	3531 . . . .	Throttle Rod Lever . . . . .	.10
22	3516D . . . .	Steering Gear Post . . . . .	1.75
25	3439 . . . .	Brake Pedal . . . . .	.65
6	3250D . . . .	Magneto Coil Assembly . . . . .	5.00
10	3030 . . . .	Crank Shaft . . . . .	10.00
20	3176C . . . .	Commutator Oiler . . . . .	.05
50	2587 . . . .	D. S. Roller Bearing . . . . .	.65
52	6214B . . . .	Spray Nozzle . . . . .	.15
15	4050 . . . .	Hood . . . . .	6.50
39	3465 . . . .	Hub Brake Lever . . . . .	.20
50	3254 . . . .	Magnet Bolt . . . . .	.03
12	3100 . . . .	Crank Case . . . . .	12.00
29	3041 . . . .	Cam Shaft . . . . .	4.90
17	2582 . . . .	D. S. Tubing . . . . .	6.50
10	2850 . . . .	Frame Assembly . . . . .	20.00
8	2800 . . . .	Front Wheel (Clincher) . . . . .	7.25

Use the adding machine in arriving at your total.



3. You are employed by the Excelsior Produce Company of your city, wholesale dealers in flour, grain, and produce.

a. Prepare ten invoice forms on the typewriter. If possible, use the mimeograph or the multigraph, and provide twenty-five forms. Use paper of size 6 inches  $\times$  8½ inches.

b. Supplying names and addresses, make out the following invoices under current date. A model is shown below. Use the adding machine to get your totals.

Messrs. Brown Bros. & Co.  
Warren, R.I.

BOSTON, MASS.

Dec. 12, 19—

*Bought of* EXCELSIOR PRODUCE COMPANY

TERMS 30 days

TEL. Main 0167

125 bu.	Potatoes	\$.84	\$105.00
25 "	Barley	.70	17.50
26 "	Corn	.95	24.70

c. What is the total of all the invoices?

No. 1 *Terms 2/10, Net 30*

93 bu.	Potatoes	@ \$ .95
50 "	Oats	.45
76 "	Corn	.95
126 bbls.	Flour	6.15
76 "	Apples	3.50

No. 2 *Terms 2/10, Net 30*

475 bu.	Potatoes	@ \$ .84
55 "	Barley	.55
91 "	Wheat	.90
87 "	Corn	.95
96 bbls.	Apples	3.25
25 "	Flour	6.25

No. 3 *Terms Net 60 days*

47 bu.	Corn	@ \$ .94
130 "	Oats	.44
73 "	Barley	.69
112 "	Potatoes	.85
32 "	Wheat	.90
33 bbls.	Apples	3.40
89 "	"	3.25
115 "	"	3.10
36 "	Flour	6.05
53 "	"	6.25

No. 4 *Terms 1/20, Net 30*

77 bbls.	Apples	@ \$ 3.25
42 "	"	3.40
121 "	Flour	6.15
78 "	"	6.20
37 "	"	6.31
27 bu.	Barley	.68

No. 5 *Terms 2/10, Net 30*

57 bxs.	Oranges	@ \$7.50
22 "	Grapefruit	5.50
12 "	Lemons	6.50
42 bkts.	Grapes	1.20

No. 6 *Net 30*

7 bu.	Carrots	@ \$1.00
32 "	Peas	2.00
25 "	Beans	3.50
19 bxs.	Oranges	2.75
7 crates	Melons	2.00

No. 7 *Net 30 days*

48 bbls.	Apples	@ \$2.36
33 "	"	2.25
86 "	"	2.40
42 "	"	2.31
64 "	Flour	6.17
81 "	"	6.31

No. 8 *Terms 2/10, Net 30*

165 bu.	Barley	@ \$ .61
93 "	Oats	.48
116 "	Potatoes	.85
156 "	Wheat	.90
86 "	Corn	.95
82 bbls.	Apples	3.10
33 "	"	3.25



No. 9 *Net 30 days*

67 crates	Grapefruit	@ \$5.55
97 "	Oranges	7.75
83 "	"	7.25
76 "	"	7.80
22 "	Lemons	6.45
44 bbls.	Apples	3.25
76 "	"	2.95

No. 10 *Terms 2/10, Net 30*

155 bbls.	Flour	@ \$6.25
73 "	Apples	3.30
81 "	"	3.10
48 bu.	Oats	.45
82 "	Wheat	.90
41 "	Corn	.95

4. Brown & Company purchased from F. C. Pettes & Co. Feb. 1, 19—, the following goods at reduced prices.

a. Make out the invoice for this bill of goods. Use the adding machine in arriving at totals.

b. Assume the terms to be 2/10, net 30, and the bill paid Feb. 9. What difference, if any, will this make?

2 Men's Sweaters	@ \$ 4.25
4 Youths' Heavy Overcoats	12.00
5 Men's Heavy Mackinaw Shirts	5.00
3 pr. Men's 1-buckle Dress Arctics	2.00
2 Men's Very Heavy Blue Melton 2-pc. Suits	11.50
1 doz. Men's Outing Flannel Shirts	1.00
7 Men's Overcoats	22.00
4 Children's Heavy Overcoats	6.25
3 Boys' Sweaters	2.25
1 Ladies' Black Coat	45.00
4 prs. Men's All Wool Campton Trousers	5.00
7 Boys' Mackinaws	(6.00 to 9.00)
2 Boys' Sheeplined Duck Coats	8.00
1 Ladies' Raccoon Jacket	70.00
1 Men's Muskrat Lined Black Beaver Coat	50.00
2 Men's Sweaters	7.00
1 Ladies' Black Wolf Long Coat	35.00
7 Men's Overcoats	35.00
5 prs. Men's Heavy Wool Union Suits	4.00

5. You are employed by Brown & Wallace, a department store in your city. The store has placed the following orders with wholesale houses and manufacturers for goods to be taken into stock. The orders were dated as follows:

Order No. 575	27th of the month before last
576	18th of the second month before last
577	3d of last month
578	8th of the month before last
579	7th of the month before last
580	17th of the month before last
581	30th of the month before last
582	24th of the month before last
583	26th of the second month before last
584	26th of the second month before last
585	2d of last month

Take order forms which you have previously run off on the multigraph (see page 246) and write under the name, "Brown & Wallace," the name of your city and state. Make out the orders in triplicate, using carbon paper for the purpose. At the top of the duplicate copy, type the words "Controller's Office Copy," and on the top of the triplicate copy, the words "Selling Department Copy." The Controller's office copy is sent to the Order Checking division of the Controller's office to check against the invoices as they come in. The Selling Department Manager retains the copy made for his department. The original goes to the wholesaler or to the manufacturer.

For delivery dates, use the following:

Order No. 575	4 weeks	. . . . .	from date of order
576	23 days	. . . . .	" " " "
577	1 week	. . . . .	" " " "
578	18 days	. . . . .	" " " "
579	22 "	. . . . .	" " " "
580	27 "	. . . . .	" " " "
581	10 "	. . . . .	" " " "
582	18 "	. . . . .	" " " "
583	45 "	. . . . .	" " " "
584	5 weeks	. . . . .	" " " "
585	9 days	. . . . .	" " " "



Since these orders are to be mailed to the wholesaler or to the manufacturer, cross out the word "given" before the line provided for the seller's name. In cases where the order is delivered personally to the seller's representative, the word "mailed" should be crossed out.

Do not fill in the line headed "dating." This is filled in when the invoices are given a later date than that on which they are sent out — an advantage to the buyer.

After the merchandise items have been entered in their proper places, prices extended, and the totals entered, verify your work.

*Order No. 575*

*Dept. 27*

Ordered from the Eureka Mfg. Co., Providence, R.I. Terms: 2/10, Net 30.

4½ doz. Shirts	CM	. . . . .	@ \$30.00 per doz.
2½ " "	CMX	. . . . .	36.00 " "
6 " "	CMDB	. . . . .	42.00 " "
2 " "	CMDBX	. . . . .	48.00 " "

To be shipped by Express

*Order No. 577*

*Dept. 30*

Ordered from Ferber & Mersheim, 349 Broadway, New York. Terms: 2/10, Net 30.

5 doz. Ladies' Handkerchiefs,	No. 6001,	@ \$1.50 per doz.
3 " Men's	" " 7063	2.50 " "

To be shipped by Parcel Post

*Order No. 579*

*Dept. 15*

Ordered from F. Miller & Sons, Buffalo, N.Y. Terms: 2/10, Net 30.

3 doz. Brown Hats	903	. . . . .	@ \$36.00 per doz.
½ " Stetsons	972	. . . . .	72.00 " "
4½ " Soft Hats	1061	. . . . .	48.00 " "

To be shipped by Express

*Order No. 576*

*Dept. 33*

Ordered from Lawrence & Willson, Albany, N.Y. Terms: 2/10, Net 30.

24 Men's Reefers	461	. . . . .	@ \$20.00 each
12 " Trousers	208	. . . . .	2.35 "
12 " "	601	. . . . .	3.00 "

To be shipped by Express

*Order No. 581**Dept. 25*

Ordered from Brown & Duncan, 392 Broadway, New York. Terms:  
2/10, Net 30.

6 Boys' Suits	901	. . . @	\$ 5.50 ea.
3 " Overcoats	1064	. . . . .	9.50 "
2 doz. Boy's Knickers	761	. : . . .	15.00 per doz.

To be shipped by Express

*Order No. 578**Dept. 32*

Ordered from Arnold & Keyes, Worcester, Mass. Terms: 2/10, Net 30.

4 doz. P. & F. Suspenders	961	. . @	\$4.50 per doz.
2 " Silk	"	1000 . . . .	9.00 " "
3 " Light Wt.	"	461 . . . .	4.00 " "

To be shipped by Express

*Order No. 584**Dept. 29*

Ordered from Douglass, Washburn & Co., Reading, Pa. Terms:  
2/10, Net 30.

Lot 210 2 pr. Trousers	32/30	. . . . . @	\$2.30 ea.
2 " "	34/31	. . . . .	2.30 "
3 " "	36/32	. . . . .	2.30 "
3 " "	36/34	. . . . .	2.30 "
2 " "	38/32	. . . . .	2.30 "

To be shipped by Express

*Order No. 583**Dept. 23*

Ordered from Ashley, Price & Co., Lowell, Mass. Terms: 2/10, Net 30.

$\frac{1}{2}$ doz. Ex. Black Motor Coats	321	@	\$50.30 per doz.
$\frac{1}{2}$ " " " Coats, bkls.	00 402X		45.40 " "
2 " " " " "	402		43.10 " "
5 " " " Apron Overalls	377		18.00 " "
8 " Black Cape Ann Hats	456		8.10 " "

To be shipped by Express

*Order No. 580**Dept. 18*

Ordered from Albert Hosiery Co., Reading, Pa. Terms: 2/10, Net 30.

3 doz. Cotton Socks	725	. . . . . @	\$2.25 per doz.
$4\frac{1}{2}$ " Silk	"	750 . . . . .	4.00 " "
$2\frac{1}{2}$ " S & W	"	830 . . . . .	8.00 " "

To be shipped by Express



*Order No. 582**Dept. 26*

Ordered from E. P. Dutton Co., 967 Broadway, New York. Terms:  
2/10, Net 30

5 doz. C. Silver Knives	673	. . . @	\$14.00 per doz.
3 " " " Forks	841	. . .	12.00 " "

To be shipped by Parcel Post

*Order No. 585**Dept. 21*

Ordered from Eureka Dress Co., 225-4th Ave., New York. Terms:  
2/10, E O M

3 Women's Gowns	36, 38, 40	. . . . . @	\$25.00 ea.
3 " " "	34, 36, 38	. . . . .	44.00 "
2 " " "	34, 38	. . . . .	52.00 "

To be shipped by Express

6. Use, in sets of three, the invoice blanks turned out on the multigraph, and make out for the wholesalers the invoices which the goods ordered on page 255 call for, as follows:

(Date these invoices three days before delivery dates referred to on page 253.)

a. On the first blank of each set, print the name and address of the wholesaler in the proper position.

b. On the second invoice of the set, print in the proper space the name of the wholesaler.

c. On the third invoice of the set, print, in a position corresponding to that occupied by the name of the wholesaler on the second of the set, the words "Customer's File Copy."

(The first and third invoices of each set go to the customer, the second is kept by the seller.)

d. Insert carbon paper between the sheets of the set. Place in the machine, and put the number "2500" in the space provided for the invoice number, after the abbreviation "No." (Each succeeding set will be numbered one higher.) Fill in the Order and Department numbers. Complete the invoice.

e. Make out the remaining invoices, in sets of three, following the directions given above.

In considering the terms, the time starts with the date of invoice. The invoices were paid as follows:

(The lowest numbered invoice corresponds with the lowest numbered order, etc.)

Invoice No.	2500	7 days after date of invoice				
	2501	30	"	"	"	"
	2502	10	"	"	"	"
	2503	9	"	"	"	"
	2504	10	"	"	"	"
	2505	9	"	"	"	"
	2506	10	"	"	"	"
	2507	8	"	"	"	"
	2508	10	"	"	"	"
	2509	28	"	"	"	"
	2510	9	"	"	"	"

f. What amount will settle each invoice?

g. What account will the bookkeeper in the office of Brown & Wallace set up to take care of the saving effected through taking advantage of discounts?

h. After having your answer to question f approved by your teacher, write checks to settle each invoice. (Your teacher, representing Brown & Wallace, will sign the checks.) Brown & Wallace have their checking account with the South National Bank, your city.

i. Make the proper entries in the Ledger to show settlement of the invoices.

j. The check book balance is now \$6984.63. Make the proper record for each check on the stub and show balances. The entry in the case of the check for the first invoice should read:

No. 898	DATE (Current) 19—		
PAY TO <i>The Eureka Mfg. Co.</i>			
FOR <i>Invoice No. 2500 for Dept. 27</i>	573.00		
<i>Less 2%</i>	<u>11.46</u>	561	54

k. What is the bank balance after payment of all invoices?

7. a. Make out for Brown & Wallace monthly statements for the following charge sales.

The statements are to cover charge sales for the month before last.



The customers are named below, listed in the order of their purchases.

b. Use the first two groups of items for Mrs. James M. Ferris, the next two groups for Mrs. Mary A. Robinson, and so on.

c. Date the statements for the last day of the month before last.

d. Use any days of the month before last except the last day as the date of purchase.

Mrs. James M. Ferris  
(Emma C. Ferris)  
Mrs. Mary A. Robinson  
Mrs. Frederick C. Abbott  
(Clara E. Abbott)  
Miss Florence K. Mason  
Mrs. Elizabeth P. Collins  
Mrs. Roy L. Babcock  
Miss Alice G. Manzer

What is meant by a Ledger Sheet? Make one for each of the accounts which you have made out.

2 Quaker Lace Curtains . . . . .	@ \$3.95
1 Folding Ironing Board . . . . .	2.15
1 Carpet Sweeper . . . . .	2.25
1 Perfection Oil Heater . . . . .	4.90
1 Porcelain Top Table . . . . .	6.98

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1 Percolator . . . . .	@ \$1.92
2 Sauce Pans . . . . .	.50
1 Tea Kettle . . . . .	1.54
1 Double Boiler . . . . .	1.40
1 Double Roaster . . . . .	4.00

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3 Nightgowns . . . . .	@ \$2.00
1 Crepe Kimona . . . . .	3.58
3 Men's Shirts . . . . .	1.65

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1 Electric Iron . . . . .	@ \$ 2.83
1 Persian Rug . . . . .	50.00
1 Wool Mixed Blanket . . . . .	5.00
1 Broom . . . . .	.69

1 pr. Women's French Suede Gloves . . . . .	@ \$ .89
1 Silk Blouse . . . . .	10.75
2 Silk and Wool Union Suits . . . . .	2.95
1 Dresser Scarf . . . . .	2.25
6 yds. Percale . . . . .	.17

---

12 Pillow Cases . . . . .	@ \$ .33
6 Sheets 81 × 90 . . . . .	1.00
1 doz. Turkish Bath Towels . . . . .	4.50
1 Linen Damask Table Cloth . . . . .	10.50
1 doz. Napkins to Match . . . . .	10.50
1 English Porcelain Dinner Set . . . . .	30.00

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2 prs. Women's Hose . . . . .	@ \$1.45
1 pr. Women's French Gloves . . . . .	2.45
1 Hand Bag . . . . .	5.00
3 yds. Charmeuse . . . . .	2.30

---

1 Wardrobe Trunk . . . . .	@ \$24.50
1 pr. Women's Patent Leather Pumps . . . . .	10.00
1 Child's Coat . . . . .	14.75
2 Gingham Aprons . . . . .	.79

---

1 Men's Elgin Watch . . . . .	@ \$25.00
3 prs. Men's Socks . . . . .	.75
4 Men's Handkerchiefs . . . . .	.45
2 Men's Worsted Union Suits . . . . .	1.78

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1 Step Ladder . . . . .	@ \$1.89
1 Willow Carpet Beater . . . . .	.29
1 Furnace Scoop . . . . .	.55
1 Clothes Hamper . . . . .	2.00
1 Knife Box . . . . .	.50
1 Water Pail . . . . .	.79

---

1 Floor Lamp . . . . .	@ \$16.88
1 Sofa Pillow . . . . .	2.29
2 Bed Spreads . . . . .	1.95
1 Mattress . . . . .	19.50



1 Motor Coat . . . . .	@	\$10.00
1 Hat . . . . .		7.00
2 Shirts . . . . .		5.00
2 Union Suits. . . . .		4.00
<hr/>		
1 Boys' Suit . . . . .	@	\$ 9.25
1 Pr. Boys' Pants . . . . .		2.00
1 Overcoat . . . . .		15.00
<hr/>		
1 pr. Suspenders . . . . .	@	\$ .65
3 pr. Silk Socks . . . . .		.50
4 Handkerchiefs . . . . .		.25
1 pr. Gloves . . . . .		2.50
1 Tie . . . . .		1.00

VI. Problems in making a pay roll.

Following is the time schedule for the Eureka Metal Works factory for the week ending Nov. 28, 19—:

a. What is the total number of hours and the amount due each employ  . Give, in addition, the total number of hours for the week and the total amount of the pay roll. Total all other columns except the rate column. Two employ  s have had advances during the week, the amount of which should be deducted from the amount due.

Some firms pay by check. Others, especially those whose pay rolls are made out weekly, employ the envelope system. This necessitates the paying of each employ   in currency.

b. The Eureka Metal Works uses the envelope system. Make out from the pay roll the change memorandum for the office, using the form shown on page 262 as a model. In making this change memorandum, be sure that the highest denominations of both bills and coins are used. For instance, \$31.85 will appear on the change memorandum as:

- 1 20-dollar bill
- 1 10-dollar bill
- 1 1-dollar bill
- 1 50-cent piece
- 1 25-cent piece
- 1 10-cent piece

c. Prepare a pay roll memorandum for presentation to the paying teller at the bank. A model is shown on page 262.

EUREKA METAL WORKS

Pay roll for week ending\_\_\_\_\_

Nov. 28, 19\_\_

No.	Name	M	T	W	T	F	S	Regular Time			Overtime		Wage	Deduct		Amount Due
								Hrs.	Rate	Amount	Hrs.	Amount				
1	Frank P. Armstrong	8	6½	9	8	7½	4		75							
2	George C. Sheldon	9	7	6¼	10	8	5¼		65					4	10	
3	Dennis O. Baxter	8	8	9	10	6	5		55							
4	Clinton Manning	6½	7¼	9	8	10¼	4		55							
5	Harvey E. Painter	8	8	8	8	8	4		70							
6	F. G. McDonald	9	8	7	8	7½	4½		65							
7	Myron Gardyne	9½	8	8	6½	8	4		60					6	75	
8	S. L. Samson	6	8	7½	10	7½	4		75							
9	J. K. Oakes	8½	8	8	10	6½	4½		60							
10	Albert N. Gould	10	7	7½	7½	8	4		55							



262

APPLIED OFFICE PRACTICE

CHANGE MEMORANDUM

No.	Bills					Coins				
	\$20	\$10	\$5	\$2	\$1	50¢	25¢	10¢	5¢	1¢

YONKERS NATIONAL BANK

Yonkers, N.Y.

PAY ROLL MEMORANDUM

Eureka Metal Works

requires the following:

<div>Bills:</div> <div> <div>20's</div> <div>10's</div> <div>5's</div> <div>2's</div> <div>1's</div> </div> <div>Coins:</div> <div> <div>Halves</div> <div>Quarters</div> <div>Dimes</div> <div>Nickels</div> <div>Pennies</div> </div> <div>Total</div>		
--	--	--

VII. Problems in making a pay roll for time work.

a. Rule a form with heading as follows. Copy the data given and complete the pay roll.

OFFICE MACHINES

F. C. HALL & COMPANY

Pay roll for week ending\_\_\_\_\_

Dec. 19, 19\_\_

No.	Name	M	T	W	T	F	S	Regular Time			Overtime			Wage	Deduct	Amount Due
								Hrs.	Rate	Amount	Hrs.	Amount	Amount			
1	John Smith	7½	8	6	8	8	4		75							
2	Ernest Stevens	8	7	8	8	8	3½		80							
3	James Brown	8	6¼	7	7½	8	4		75							
4	Arthur Wilson	7	5¼	8	8	8	4		80							
5	Morris E. Scott	8	8	6	7½	8	3¾		70							
6	Carl Ormsbee	8	6¼	8	8	7	3½		75							
7	Edgar Butterfield	8	7	8	8	8	4		80							
8	Henry Manzer	8	9	10	10	4	3		70							
9	William Sampson	9	8	7	8	8	4		80							
10	Howard L. Lane	8	8	8	8	8	4		75							



The following employés worked overtime, for which they are allowed time and one-half. This means that two hours' work overtime is equivalent to three hours' work regular time.

Ernest Stevens 4 hrs.

Carl Ormsbee 2 “

Howard L. Lane 3 “

James Brown was advanced \$3.00, and Morris E. Scott, \$2.50. The amount in each case must be deducted from the total amount due at the end of the week.

b. Make up change memorandum.

c. Make up pay roll memorandum.

## CHAPTER IX

### REFERENCE BOOKS

**To the Instructor:** *Students need to familiarize themselves with reference books. Daily association and use will instill an appreciation of their value that can be developed in no other way. It is very desirable that the office practice room contain as many of these books as possible.*

*In addition to an unabridged dictionary and a current almanac, there are certain specialized books which should be secured. Almost any office routine demands a knowledge of the tariff books of the telegraph companies, the United States Postal Guide, telephone and street directories, business directories, credit rating books, and railroad guides and maps. Some of these books are difficult to handle because of their size and detail. If, however, they are found in the office practice room, the first steps in their use may be taken under the instructor's guidance, and results will be obtained more easily. Publishers will sometimes contribute copies of the various trade directories, if they understand the purpose for which these books are to be used. The telephone and telegraph companies and the post office will coöperate. Some of the larger business houses will contribute trade journals, and many advertising firms and tourist agencies will furnish pamphlets, time tables, and maps. Many of these books which are not permanent equipment in the office practice room may be found in the high school library or the public library.*

*It is necessary to have maps that are large and clear. Students become confused, many times, by the amount of printed material on maps of textbook size. Wall maps, mounted and glazed, not only relieve the congestion of smaller maps, but give students an idea of working with space. The folded pocket maps which come in almanacs and transit guides are of good size, and if carefully backed with stout material, can be used again and again.*

*Before beginning this chapter, teachers should be assured that every pupil thoroughly understands the use of library facilities and should provide such training when necessary.*



*As aids to teaching this chapter the following books, obtainable in most libraries, are recommended:*

- Ingles, May and McCague, A. C., *Teaching the Use of Books and Libraries*. New York: H. W. Wilson Co. 1930.
- Mudge, Isadore Gilbert, *Guide to Reference Books*. Chicago: American Library Association. 1929.
- Brown, Zaidee Mabel, *The Library Key, an Aid in Using Books and Libraries*. New York: H. W. Wilson Co. 1928.
- Fay, Lucy Ella and Eaton, A. T., *Instruction in the Use of Books and Libraries*. Boston: F. W. Faxon Co. 1928.
- Scripture, Elizabeth and Greer, M. R., *Find It Yourself*. New York: H. W. Wilson Co. 1927.

Errors of judgment are sometimes overlooked, but errors of fact are seldom excused. This is especially true in all forms of office practice. In no other department of business and in none of the professions are accuracy and the possession of all the facts more essential.

Reference books are tools to be used for finding facts and information as the need arises. The most familiar examples of reference books are dictionaries, telephone directories, and city directories. These are as essential to every office as desks, chairs, and typewriters. The most common uses of these simple reference books are well known, but few people are aware of other purposes which they may serve. Still less is generally known of other reference books, although these, in certain positions, are of more value than the three most common types mentioned above.

No knowledge will be of more value in office practice than a good understanding of the most useful reference books; hence, this chapter. Its purpose is:

1. To describe some of the most important general reference books.
2. To suggest the vastness of the supply of specialized reference books in the hope that students will investigate those pertaining to the positions which they hope to occupy.





Reference Library



3. To encourage the use of the reference facilities of libraries for answers to all business questions.

4. To inspire students to progress in chosen fields of endeavor.<sup>1</sup>

Pupils entering the offices of large business organizations will usually find some kind of library, varying in size and scope according to the different needs of each firm. At the first opportunity, library facilities should be investigated and acquaintance made with the person in charge. From time to time thereafter, as the need for additional reference books becomes evident, the librarian in charge will appreciate suggestions and, if possible, provide new books.

While smaller firms have few reference books and depend upon public libraries for much information, no office is too small to consider the maintenance of a small collection of general reference books with a few pertaining to its particular business or profession.

A reference book is one to be consulted for particular information, rather than one to be read through.

The first thing to do in buying or consulting a reference book is to note (1) the authority who compiled it, to determine, as far as possible, its authenticity, and (2) the copyright date as a protection against false or obsolete information.<sup>2</sup>

The next thing to do is to find out what the book covers and how it is arranged. Is the arrangement alphabetical, geographical, chronological, or topical? An understanding of the arrangement will simplify your search for information and will insure its thoroughness.

Most reference books, especially those named here, have been compiled with the greatest care and every effort has

<sup>1</sup> Pupils who have not had training in the use of libraries will find *The Library Key* by Zaidee M. Brown very helpful. It may be found in most libraries or purchased for 70 cents.

<sup>2</sup> The quickest and surest way to judge the value of reference books is to consult *Guide to Reference Books* by Isador Gilbert Mudge (American Library Association) to be found in most libraries.

been made to fill them with as much pertinent information as possible. Many students form the habit of depending upon a book for only one type of information and, consequently, fail to discover further possibilities in the same volume. Avoid this error. Give every book a thorough inspection the first time you consult it. How many classes of information does it contain?

### DICTIONARIES

In all courses of instruction in the use of books and libraries, dictionaries are usually given a chapter to themselves and are always first in order of importance among reference books.

There are two kinds of dictionaries. The first and more important is the general dictionary. Most general dictionaries are published in "unabridged" and "abridged" editions. The word "unabridged" means "nothing left out," which indicates that an unabridged dictionary is the whole dictionary. An abridged dictionary omits technical words and others seldom used. Abridged dictionaries range from those of vest-pocket size to books about half as large as the unabridged dictionaries from which they were abridged or condensed.

While general dictionaries vary in detail, the purpose of all of them is to give all the necessary facts about words. Most dictionaries also contain much miscellaneous information. The one which is selected should be carefully studied in order to understand its system of indicating pronunciation, derivation, and other facts.

For spelling, pronunciation, part of speech, derivation, and definition the dictionary is an authority.

It will also answer such questions as:

1. How shall I divide this word into syllables?
2. Shall a hyphen be used with this word?
3. What is the plural for this noun?



4. Should this word be capitalized?
5. Is this word correct English or is it slang, out-of-date, colloquial, or peculiar to some dialect?

Miscellaneous information to be found in dictionaries usually includes the following:

1. Maps, population, and other geographical and statistical information concerning city, state, nation, and world.
2. Explanation of abbreviations in common use.
3. Translation of familiar phrases from foreign languages.
4. Marks used by proof readers.
5. Short statements concerning historical characters and those to be found in legends, myths, novels, and stories.
6. Meaning of Christian names, such as Charles or Albert.
7. Pictures to illustrate many definitions.

Of the several general dictionaries published in the United States the following are the most widely used and recommended:

*Webster's New International Dictionary of the English Language* (Unabridged). G. & C. Merriam. 1930. \$16.00.

*Webster's Collegiate Dictionary*. G. & C. Merriam. 1919. \$5.00.

*New Standard Dictionary of the English Language* (Unabridged). Funk & Wagnalls. 1930. \$16.00.

*Practical Standard Dictionary* (Abridged). Funk & Wagnalls. 1927. \$5.00.

(Dictionaries are obtainable in any bookstore.)

For office practice any one of these is acceptable. It is customary to have one unabridged dictionary for the entire office and abridged editions on individual desks.

In certain offices, especially those of a professional nature, more information is needed about a particular class of words or terms than can be given in a general dictionary. Hence, we have many kinds of special dictionaries.

Pupils entering offices of medical, chemical, architectural, religious, musical, engineering, legal, and many other lines

of endeavor should find out what dictionaries pertaining to these subjects are available.

The following are good examples of widely used special dictionaries:

*Crowell's Dictionary of Business and Finance.* New York: T. Y. Crowell Co. 1923.

Gregg, John R., *Shorthand Dictionary.* New York: The Gregg Publishing Co. 1916.

Graham, J. and Oliver, G., *Foreign Traders' Dictionary of Terms and Phrases in English, German, French, and Spanish.* New York: The Macmillan Co. 1906.

Farrow, E. S., *Dictionary of Military Terms.* New York: T. Y. Crowell Company. 1918.

Pitman, Isaac & Sons, *Dictionary of Commercial Correspondence in English, French, German, Spanish, Italian, Portuguese, and Russian.* New York: Isaac Pitman & Sons. 1917.

Gould, George M., *Medical Dictionary.* Philadelphia: P. Blakiston & Co. 1926.

Peloubets, F. N. and Adams, A. D., *Bible Dictionary.* London: Religious Tract Society. 1928.

Ballentine, J. A., *Law Dictionary.* New York: Lawyers' Co-operative Publishing Co. 1924.

### BOOKS ABOUT WORDS

In all forms of office practice the ability to speak and write pleasantly and forcefully is a valuable asset. The scope of one's knowledge is judged by the words and phrases used to express it.

The words, *big*, *tremendous*, *huge*, *large*, *great*, *capacious*, *roomy*, *bulky*, and *vast*, all convey the same general impression, but in any given instance one is more suitable than any of the others.

While dictionaries give synonyms and antonyms, one or more of the following books will be found useful in every office, and all office workers, especially those entering positions which have to do with advertising or with the writing or dictating of correspondence should be acquainted with them:



- Roget, Peter Mark, *Thesaurus of English Words and Phrases*. New York: Longmans. 1925.
- Fernald, James C., *English Synonyms and Antonyms*. New York: Funk & Wagnalls. 1929.
- Soule, Richard, *Dictionary of English Synonyms*. Boston: Little, Brown & Co. 1929.
- Crabb, George, *English Synonyms*. New York: Harper. 1929.
- Allen, F. S., *Synonyms and Antonyms*. New York: Harper. 1930.

### ENCYCLOPEDIAS

The value of an encyclopedia to a business office is that it provides information on a large number of subjects in a convenient and compact form. Encyclopedias, like dictionaries, are divided into two classes, general and special encyclopedias.

A general encyclopedia is a set of books containing information on all subjects, arranged in alphabetical order. A special encyclopedia is a book or set of books containing information about a special subject or group of related subjects.

Containing as they do information about a greater number of subjects than are included in any other single source-book, encyclopedias are useful tools for quick, brief answers to many questions. Except for information that is known to be in some more convenient place, a good rule to follow is to start any inquiry with an encyclopedia and then to go to other sources, should further information be needed. For this reason, a good encyclopedia is always helpful in any business.

Of the several general encyclopedias published in the United States, the following are widely used and recommended:

- Encyclopedia Britannica*, 14th edition. 24 vols. New York: Encyclopedia Britannica Corp. 1929.
- New International Encyclopedia*. 25 vols. (supplemented annually by *New International Year Book*). New York: Dodd, Mead & Co. 1927.

The following general encyclopedias are less expensive and are adequate for many purposes:

*Lincoln Library of Essential Information.* 1 vol. An amazing amount of useful, accurate information condensed into one volume. Buffalo: Frontier Press. 1928.

*World Book.* 12 vols. Chicago: W. F. Quarrie & Co. 1929.

*Compton's Pictured Encyclopedia.* 16 vols. Chicago: F. E. Compton & Co. 1926.

The *World Book* and *Compton's* are edited especially for boys and girls, but are frequently of service in homes and offices as general encyclopedias.

The following are good examples of well-known specialized encyclopedias:

*Book of Rural Life.* 10 vols. Chicago: Bellows-Durham Co. 1925.

Hastings, James, Ed., *Encyclopedia of Religion and Ethics.* 12 vols. New York: Scribners. 1908-1922.

Munn, Glenn G., *Encyclopedia of Banking and Finance.* New York: Bankers Publishing Co. 1927.

Searle, Alfred B., *Encyclopedia of the Ceramic Industries.* London: Benn, E., Ltd. 1930.

Flemming, Ernst, *Encyclopedia of Textiles.* London: Benn, E., Ltd. 1928.

## ALMANACS AND YEAR BOOKS

Encyclopedias and other reference books are so expensive that several years elapse between editions. To provide an inexpensive record of events and progress for ready use, various almanacs and year books are published. Every office should have at least one of these, and more if circumstances admit. The best for this purpose are:

*World Almanac.* Published annually about January 1st by the *New York World*. Price, 50¢ to 75¢. The most comprehensive and most popular of the American almanacs of miscellaneous information. The nature of its contents should be familiar to every office worker and executive.

*American Year Book.* Published annually by the American Year Book Corporation under the auspices of the *New York Times*. Price, \$7.50. A splendid record of important events of the year, each written in narrative form by a leading specialist upon the subject.



*Stateman's Year Book.* Published annually by Macmillan. Price, \$7.50. A reliable annual guide to statistical and descriptive information about the governments of the world.

*New International Year Book.* Published annually by Dodd, Mead & Co. Price, \$6.75. Published principally to supplement *New International Encyclopedia* but useful independently as an annual encyclopedia with especial emphasis upon biography.

*United States Official Postal Guide.* Published by Government Printing Office, Washington, D.C. Price, \$1.25. A complete issue for one year consists of an annual volume published in July and monthly supplements for eleven following months. The annual volume gives state, county, and alphabetical lists of post offices and all postal rules and regulations. The monthly issues record changes and more recent information.

*Official Guide of the Railways and Steam Navigation Lines of the United States.* Published monthly by National Railway Publication Co., New York. Price, \$18.00 per year. Gives all time tables, many maps, and an index of stations showing the names of the railroad stations or steamship lines on which any given place is located. Very useful where salesmen's trips must be scheduled.

### ATLASES, MAPS, AND GAZETTEERS

In offices controlling much shipping or traveling, maps, atlases, and similar reference material may be used more than regulation reference books. As these materials range from pocket street directories and folded state maps to large and expensive atlases and wall maps, few office workers, if any, can afford to ignore them.

In addition to maps that are strictly geographical, map publications include a wide variety designed to meet all reasonable requirements. There are those emphasizing transportation lines, and there are those dealing with topographical, climatic, agricultural, metallurgical, and many other conditions. Outline maps of all territories are available for tracing or inserting information of value to individual firms. Maps mounted in cabinets made for the purpose or upon "wing" fixtures are used in many offices to provide quick information as to points at which customers, prospects, or salesmen are located. For this pur-















pose map tacks are used. The wide variety of colors in which these tacks come makes possible the graphic assembling of a vast amount of profitable information upon such maps.

The following are some of the best known of the many maps and atlases available:

*New World Loose-Leaf Atlas.* Brooklyn: C. S. Hammond & Co. Kept up-to-date by new maps distributed to subscribers from time to time. In its field it is comparable to an unabridged dictionary. \$35.00.

*Commercial Atlas of the World.* Chicago: Rand McNally Company. Also comparable to an unabridged dictionary. \$36.00.

*International Atlas of the World.* Chicago: Rand McNally Company. A good general atlas when extensive, detailed information is not of primary importance. \$8.50.

*New Gazetteer of the World.* Philadelphia: J. B. Lippincott & Co. The names of cities, towns, rivers, mountains, lakes, and other world-wide, geographical data are listed alphabetically with descriptive notes about each. \$12.00.

*Pocket maps.* Chicago: Rand McNally Company. Detailed, folded paper maps of each state accompanied by booklet giving population, postal, railroad, and other information pertaining to every town and hamlet. Price, about 35¢ each.

City maps and street guides are obtainable in the respective cities to which they pertain. Copies of these are frequently on file in public libraries in other cities.

## DIRECTORIES AND GUIDE BOOKS

These books catalog names of people, firms, places, manufactures and professions. In business, the directory has been called "the common intermediary between buyer and seller" because the names and addresses of people to whom the firm may have occasion to write are easily accessible.

Directories or guide books are published for a great many cities, for almost all lines of business, and for all professions. Directories of people having similar interests are also published.



The nature of the undertaking in which one is engaged determines to a great extent which of these books should be owned and consulted. They have limitless business possibilities for persons with imagination.

*Telephone Directories.* In addition to the regular alphabetical listing of telephone subscribers, telephone directories usually have a classified section for locating the names and addresses of all who are engaged in each business or profession.

Files of telephone directories for other cities may usually be found in the office of the telephone company and in some libraries. These are used for locating the names, addresses, and business or telephone numbers of persons living in other cities. This is a decided convenience in business correspondence when these details are needed.

*City Directories.* Besides an alphabetical listing of all individuals and business firms with business and residence address, city directories frequently have a classified business section and street guide and give full information concerning the city government, churches, schools, fraternal orders, and so on.

Files of city directories from other cities are frequently maintained in public libraries and chambers of commerce for locating information about people, firms, and places in such cities. Almost all public libraries maintain a complete collection of directories for the cities in which they are located. These files are often valuable in establishing identities, in proving claims, and in similar undertakings.

*Business and Professional Directories and Guides.* These are serviceable in many ways, one of which is the verification of names, addresses, and titles. The books described below are good examples of business and professional directories. They vary in arrangement and extent of information contained.

After one has accepted any kind of position, investigation of the directories and similar publications pertaining to the business should be an early activity. This may easily be done by consulting the following book: Morley and

Knight, *Mailing List Directory and Classified Index to Trade Directories*. New York: McGraw-Hill Book Co. 1924.

The books mentioned here have been selected as examples of miscellaneous directories and guide books because the title of each denotes its principal purpose. Each one covers its field very thoroughly and contains many more details than may be inferred from the title.

*American Medical Directory*. Chicago: American Medical Association.

*Handbook of Private Schools*. Boston: Porter Sargent.

*American Newspaper Annual and Directory*. Philadelphia: Ayer & Son.

*Official Congressional Directory*. Washington: Government Printing Office.

*Kelly's Directory of Merchants, Manufacturers and Shippers of the World*.

New York: Kelly Publishing Co.

*Thomas' Register of American Manufacturers*. New York: Thomas Publishing Co.

*Patterson's American Educational Directory*. Chicago: American Educational Company.

*American Book Trade Directory*. New York: R. R. Bowker Company.

*Poor's Register of Directors of United States*. New York: Poor's Publishing Company.

*Bullinger's Post Office, Express, and Freight Guide*. New York: Bullinger's Monitor Guide, Inc.

*International Register of Telegraphic and Trade Addresses*. New York: Telegraphic Cable & Radio Registrations, Inc.

*Exporters' Encyclopedia*. New York: Thomas Ashwell & Co., Inc.

*Rand McNally Bankers Directory*. Chicago: Rand McNally Co.

*American Library Directory*. New York: R. R. Bowker Company.

*Official Hotel Red Book and Directory*. New York: Official Hotel Red Book & Directory Co.

Many additional books giving similar information may be found under such titles as *Who's Who in Advertising*, *Who's Who Among North American Authors*.

Still another group of business reference books comes under the general name of consolidated catalogs, issued for the purpose of listing the products of all firms engaged in a line of business. The following are good examples of these consolidated catalogs:

*Chemical Engineering Catalog*. Published annually by the Chemical Catalog Company, New York. A catalog of equipment, machinery,



laboratory supplies, and other items used in industries employing chemical processes.

*Sweet's Architectural Catalog.* Published annually by Sweet's Catalog Service, New York. An indexed catalog of building materials, supplies, and equipment of interest to architects and builders.

*Publishers' Trade List Annual.* Published annually by R. R. Bowker Company, New York. A collection of the catalogs of all the leading book publishers arranged alphabetically.

### BOOKS OF INFORMATION ABOUT PEOPLE

For many business purposes it is desirable to know more about individuals than the name, address, and business or profession given in directories. For instance, in judging the value of a reference book, information may be needed as to the education, experience, and standing of the author or compiler. Salesmen and correspondents find detailed information about customers and prospects very valuable.

The following are a few of the many examples of this class of reference books:

*Who's Who in America.* Issued every other year by A. N. Marquis Company, Chicago. Price, \$8.75. Probably the most generally useful book in this classification. It gives concise biographies of over 50,000 prominent, living Americans.

*Who's Who.* Published annually by Macmillan, New York. Price, \$18.00. Brief biographies of important living people throughout the world but principally those living in British countries.

*Dictionary of American Biography.* 20 vols. Scribners, New York. Price, \$250. Will contain, when completed, biographies of about 16,000 prominent Americans who are no longer living.

*Dictionary of National Biography.* 22 vols. Oxford University Press, New York. Adequate biographies of prominent British subjects who are no longer living.

In addition to these general "Who's Who" books, there are many special volumes such as *Who's Who in New England* and other states, cities, and nations; *Who's Who in American Medicine* and various other professions and kinds of business. Any library will be able to suggest a

probable source from which biographical information about people of importance may be obtained.

Social Registers and Blue Books give lists of names and addresses with club memberships, family connections, and similar details, of people who are prominent socially or financially in certain cities or localities. These books are little known outside the communities for which they are compiled, but for local purposes they sometimes furnish information which cannot readily be obtained from any other source.

### FINANCIAL INFORMATION

It is probably no exaggeration to say that 90 per cent of all business is transacted on a credit basis. For this reason it is necessary in almost all offices to have some method of finding the approximate worth and financial reputation of those with whom dealings take place.

The two largest firms engaged in supplying this information are R. G. Dun & Company and the Bradstreet Company, both of New York.

Each of these firms issues, periodically, a general reference book containing financial and credit rating of merchants, manufacturers, and tradespeople generally throughout the United States and Canada. These books are not sold, but are supplied as a service to individual subscribers such as banks, manufacturers, and wholesalers.

The use of the books is very simple. A key in the front designates letters to represent certain financial worth, and other symbols to represent credit reputation such as "prompt," "fair," "slow."

Newark, Ohio

/. Diebold, Chas. and Sons . . . Bak G 3½

means that the firm of Charles Diebold and Sons, confectioners and bakers, has a financial strength of from \$5,000 to \$10,000 and is rated "Fair" in general credit.



Key to Ratings. (Dun Rating Book.)

“Subscribers are warned to consult the detailed reports in our possession in every case involving credit. Reasonable prudence requires that they do this. The date of this book is the month of its publication. It was compiled before that month. Changes in names and ratings average over 4,000 each business day. Also the work is so vast that other causes of error are not and cannot always be avoided. Hence, we assume no responsibility to subscribers for the correctness of the ratings herein.”

Left-hand Column							Right-hand Column			
ESTIMATED PECUNIARY STRENGTH							GENERAL CREDIT			
							High	Good	Fair	Limited
Aa	Over	\$1,000,000	—	—	—	—	A1	1	1½	2
A+	Over	750,000	—	—	—	—	A1	1	1½	2
A	\$500,000 to	750,000	—	—	—	—	A1	1	1½	2
B+	300,000 to	500,000	—	—	—	—	1	1½	2	2½
B	200,000 to	300,000	—	—	—	—	1	1½	2	2½
C+	125,000 to	200,000	—	—	—	—	1	1½	2	2½
C	75,000 to	125,000	—	—	—	—	1½	2	2½	3
D+	50,000 to	75,000	—	—	—	—	1½	2	2½	3
D	35,000 to	50,000	—	—	—	—	1½	2	2½	3
E	20,000 to	35,000	—	—	—	—	2	2½	3	3½
F	10,000 to	20,000	—	—	—	—	2½	3	3½	4
G	5,000 to	10,000	—	—	—	—		3	3½	4
H	3,000 to	5,000	—	—	—	—		3	3½	4
J	2,000 to	3,000	—	—	—	—		3	3½	4
K	1,000 to	2,000	—	—	—	—		3	3½	4
L	500 to	1,000	—	—	—	—			3½	4
M	Less than	500	—	—	—	—			3½	4

\*\*\*\* Where only a credit rating appears, this line of credit designation applies. — — — 1 2 3 4

Credit-rating books are arranged alphabetically by states. The towns in each state are listed alphabetically and the individual firms under each town follow the same order.

The annual volumes of Dun and Bradstreet are to be used for quick, general reference. Upon request, detailed, up-to-date, narrative and financial reports upon any firm or individual are forwarded.

The usual method of compiling these books is to secure a statement from a firm or an individual as to his financial worth, and then to obtain reports from banks and business

houses with which the firm or the individual deals, as to his business reputation and history. In larger towns and cities both Dun and Bradstreet maintain offices and this information is secured by "reporters," who visit the offices of those to be rated or about whom inquiries are to be made. Elsewhere the information is secured largely by mail.

Reputable financial agencies such as these, and others of a specialized nature, play a legitimate and important part in present-day business, and their requests for information should be answered fully and accurately.

Life, accident, and casualty insurance companies and finance corporations which discount commercial paper, such as a series of notes given in payment for an automobile, require reports upon individuals which stress the moral as well as the financial risk involved. While Bradstreet and Dun do some business of this kind, most of it is handled by firms which specialize in this class of reports, such as the Retail Credit Company, with offices and representatives everywhere in America, and the Hooper-Holmes Bureau.

Another important group of books supplying financial information has to do with detailed reports concerning corporations, rather than simple ratings. In this group some of the best known are:

Moody's *Manual of Investment and Security Rating Service*. Published annually. Moody's Investors' Service, New York. 5 vols. \$25.00 each.

1. Government Securities
2. Bank and Insurance Securities
3. Industrial Securities
4. Public Utility Securities
5. Railroad Securities

Poor's *Service*. Published annually. Poor's Publishing Company, New York. 3 vols. \$75.00.

1. Public Utility Securities
2. Industrial Securities
3. Railroad and Bank Securities



These books are to be found in financial libraries, the larger public libraries, and in the files of most investment and banking concerns.

## MAGAZINES

(In libraries magazines are usually referred to as "periodicals.")

While most worth-while literature and statistics of a commercial nature are published in book form, the latest and most authoritative information first appears in magazines.

To maintain one's position in any walk of life at the present time requires the use of some magazines for the information they contain. Their use is important to progress in any endeavor and this is as true of all forms of office work as of any other occupation.

There are specialized or "class" magazines giving the news for about ninety-nine out of every hundred lines of endeavor. It is a duty all employed persons owe to themselves and to their employers to locate the particular magazine published for the use of the business or the position in which they are engaged, and to read it regularly, carefully, and thoughtfully.

Most firms subscribe to one or more copies of each magazine in which they are directly interested. New employés are sometimes overlooked when these magazines are "routed" through the office. Requests of immediate superiors for permission to receive firm copies are usually granted. If not, a personal subscription will be a good investment.

In addition to business or professional magazines, one or more news, literary, and recreational magazines will be valuable in keeping one abreast of the times and in instilling a helpful self-confidence. Their selection is largely a matter of taste and circumstances. A good example of the tastes and requirements of a definite group was recently disclosed

by a vote taken among 5000 men and women engaged in the advertising profession.<sup>1</sup>

The fifteen magazines most frequently mentioned were:

Saturday Evening Post . . . . .	988	Cosmopolitan . . . . .	199
Time . . . . .	916	Harpers Magazine . . . . .	198
Literary Digest . . . . .	418	Atlantic Monthly . . . . .	177
Collier's . . . . .	376	American Mercury . . . . .	163
American . . . . .	343	Fortune . . . . .	145
New Yorker . . . . .	307	Forum . . . . .	127
National Geographic . . . . .	279	Liberty . . . . .	116
Printers' Ink . . . . .	227		

The advertising, business, and financial magazines receiving the highest vote were:

Printers' Ink (two magazines, weekly and monthly) . . . . .	227	Forbes . . . . .	33
Fortune . . . . .	145	Postage and Mailbag . . . . .	25
Advertising and Selling . . . . .	81	Sales Management . . . . .	21
Nation's Business . . . . .	76	Printed Salesmanship . . . . .	18
Business Week . . . . .	51	Editor and Publisher . . . . .	10
		System . . . . .	9

### PERIODICAL (or MAGAZINE) INDEXES

Some offices and all libraries retain their principal magazines and have them bound into book form annually. This is because they contain a vast amount of valuable information.

The question then arises: "Suppose the library has all copies of the *National Geographic* for twenty years, neatly bound in twenty volumes, how am I going to find an article on commercial aviation routes in Europe, or how am I going to find a magazine article by Bruce Barton, or a picture of William Beebe?"

These and like questions may be answered by using a periodical index.

A periodical index is an index by subject, and usually by author and title, to a large group of magazines.

The best known periodical index is the *Readers' Guide to*

<sup>1</sup> From *Who's Who in Advertising*, 1931. Harper, New York.



*Periodical Literature*, H. W. Wilson Company, New York. It indexes by author, by title, and by subject the contents of over one hundred popular magazines, such as *The Literary Digest*, *World's Work*, *Harpers Magazine*, *Atlantic Monthly*, *Scribner's*, *Saturday Evening Post*, and *Woman's Home Companion*.

This index, like almost all others, is published monthly as a magazine. It is cumulative from month to month and every four years is bound into a large volume under one alphabet. Just as one uses a dictionary to find a word, so one consults this index to locate a magazine article under any of the following headings: subject matter, title, author.

The following are sample entries in the Readers' Guide:

**EDUCATORS**

Increasing professionalization of educational workers. F. H. Swift. *School and Soc* 32: 480-4 O 11 '30

**EDWARD ALBERT**, prince of Wales

Portrait by A. Mohr. *School Arts M* 30:207 D '30

**EDWARDS**, Agnes, pseud. See Rothery, A. E.

**EDWARDS**, Jonathan

Jonathan Edwards. H. W. Schneider. *Nation* 131:584 N 26 '30

These entries should be interpreted as follows:

F. H. Swift was the author of an article entitled "Increasing Professionalization of Educational Workers" that appeared in *School and Society Magazine*, vol. 32, pages 480 to 484, issue of October 11, 1930.

A reproduction of a portrait of Edward Albert, Prince of Wales, by A. Mohr may be found in *School Arts Magazine*, vol. 30, page 207, issue of December, 1930.

An article or story appeared in some magazine under the name of Agnes Edwards whose real name is A. E. Rothery, and the article may be located by looking under the real name.

An article about Jonathan Edwards, entitled, "Jonathan Edwards," written by H. W. Schneider, appeared in the *Nation Magazine*, vol. 131, page 584, issue of November 26, 1930.

To index all important magazines in one publication would make it too voluminous and so magazines are indexed in several groups, with an arrangement similar to that of the *Reader's Guide*. Some of the more important specialized indexes are:

*Industrial Arts Index.* An index to the contents of a large group of business, scientific, technical, chemical, and financial magazines. Probably the most useful of all indexes in office practice.

*Agricultural Index.* Indexes the contents of agricultural and kindred magazines.

*Education Index.* Indexes the contents of educational magazines.

Other specialized indexes include *Engineering Index*, *Index to Periodical Dental Literature*, *Index Medicus*, *Dramatic Index*, *Art Index*, and *Legal Index*.

Some of these issue a monthly index supplementary to the bound volume of the preceding years.

## NEWSPAPERS

The quickest and most persistently useful source of information upon almost all subjects is the daily newspaper. With a little practice, you may obtain, daily, general and local news in a few minutes from any newspaper, and make a mental note of specialized information that may be needed, such as shipping news, weather reports, deaths, marriages, births, corporation news, and similar information contained in most newspapers. This amount of time could hardly be spent to better advantage.

Except in the smallest towns, a careful reading of the local newspaper will be sufficient. Libraries in most places keep complete files of the local papers. Accordingly, if questions arise that may be answered by referring to these newspapers, the items may easily be found if the date or the approximate date is known.

When recourse to newspapers from larger centers is necessary, one or more of the following nationally known papers may usually be found in libraries:

*New York Times*, New York. Unusually complete, exceptionally accurate and moderately conservative.

*Christian Science Monitor*, Boston. Avoids sensationalism and presents news in an impartial way.

*United States Daily*, Washington, D.C. Devoted to governmental affairs. Also publishes annual index to contents.



## NEWSPAPER INDEX

No chapter on reference books, however brief or restricted, would be complete without mention of the *New York Times Index*, the only general newspaper index of consequence published in the United States. It indexes, with comments, in a most thorough manner almost the entire contents of every issue of the *New York Times* and its supplements. The index is useful by itself for verifying names, dates, and locations. In connection with the *New York Times*, it is a complete index to contemporary world-wide affairs and local news in New York. Items of national or international interest appearing in daily newspapers everywhere may be located by using the *New York Times Index* and referring to the local papers of the approximate date cited. This Index is to be found in a rapidly increasing number of libraries. It is published monthly by the *New York Times*, and cumulated quarterly and annually.

## MISCELLANEOUS BOOKS

Letter writing is a very important part of the work of any business office. Puzzling questions often arise as to punctuation, capitalization, and the forms of salutation for persons in official positions. The exact words of a familiar quotation are often needed. Most of this kind of information may be obtained from the following or similar books:

Hall, Samuel Roland, *Handbook of Business Correspondence*. New York: McGraw-Hill Book Company. 1923.

University of Chicago Press, *Manual of Style*, 8th revised edition. University of Chicago Press. 1925.

Hoyt, J. K., *New Cyclopedia of Practical Quotations*. Revised by K. L. Roberts. New York: Funk & Wagnalls. 1927.

Altmaier, C. L., *Business Communication*. New York: The Macmillan Co. 1930.

Fottler, Marion G., *How to Write a Business Letter*. New York: The Ronald Press Co. 1929.

Aurner, R., and Gardner, E. H., *Effective Business Letters*. New York: The Ronald Press Co. 1928.

## BOOK CATALOGS AND BOOK SELECTIONS

At some time questions are going to arise regarding books. You may want to locate by title one of the books mentioned in this chapter, or you may want to locate a book by the name of the author, or you may wish to locate a group of books upon some subject. Answers to these and many similar questions may be found by consulting a group of books carrying the general classification of book catalogs and bibliographies, some of the more important of which are:

*United States Catalog.* 1928. The H. W. Wilson Company. This catalog, which is to be found in most libraries and bookstores, contains a list of all books and many pamphlets published in the United States. Each book is listed under author, title, and subject, all arranged under one alphabet, like a dictionary. The information about each book includes publisher, price, illustrations, number of pages, and edition.

*Cumulative Book Index.* Monthly. The H. W. Wilson Company. This is the name of the monthly supplement to the *United States Catalog*. At intervals these supplements are cumulated into large volumes known as *United States Catalog Supplements*. Since 1929, books in English, wherever published, are included. When using the *United States Catalogs* and *Supplements*, and *Cumulative Book Index*, it is a good rule to start with the latest supplement. If sufficient information is not found in this way, look in the next to the latest supplement and so on back.

*Book Review Digest.* The H. W. Wilson Company. This is a monthly publication found in most libraries. It is bound annually. In it the most important books are "evaluated" by quoting excerpts from leading reviews. It gives much detailed information about the contents of books listed.

Among the many important and helpful lists of business books the following are well known and may be found in most libraries:

*2400 Business Books and Guide to Business Literature.* H. W. Wilson Company

*Business Books, 1920-1926.* H. W. Wilson Company.

*400 Business Periodicals—Classified.* Business Branch, Newark Public Library



## GOVERNMENT PUBLICATIONS

Some of the most useful reference material in business is to be found in the various reports, bulletins, and books issued by national, state, and municipal governments.

*National.* These publications are so numerous and so varied that they cannot be described here. Every business office should inquire through some library for available government publications pertaining to that business, and subscribe, at about fifty cents a year, to the Monthly Catalog of U. S. Public Documents, issued by the Government Printing Office, Washington, D.C.

*State.* Under various names such as "Year Books" and "Legislative Manuals," the different states issue books containing names of state officials and employés, laws, and statistics. Libraries have such of these books as pertain to their respective states.

*Municipal.* Much governmental information about cities is contained in city directories and street directories. Some cities publish periodically, at the discretion of the governing body, books and pamphlets listing city officials and including other information such as license fees and city statutes.

## MAKING BIBLIOGRAPHIES

A bibliography is a list of the writings of an author or of literature bearing upon a particular subject. For instance, a bibliography of office and secretarial practice would be a list of books on these subjects with authors, titles, publishers, dates, and possibly other relevant information.

In preparing a bibliography the usual arrangement is as follows:

(From *Teaching the Use of Books and Libraries*, Inglis and McCague)

Cahill, M. F., *Junior Office Practice*. New York: The Macmillan Company. 1928.

- Cahill & Ruggeri, *Office Practice*. New York: The Macmillan Company. 1922.
- Center, S. S. and Herzberg, M. J., *Secretarial Procedure*. New York: The Ronald Press Co. c. 1929.
- Hutchins, Margaret and others, *Guide to the Use of Libraries*. 4th ed. New York: H. W. Wilson Company. 1929.
- Kilduff, E. J., *The Private Secretary*. Rev. ed. New York: The Century Co. c. 1924.
- Kirk, J. G. and Waesche, M. A., *Junior Training for Modern Business*. Philadelphia: The John C. Winston Co. c. 1925.
- McClelland, F. R., *Office Training and Standards*. Chicago: A. W. Shaw Co. c. 1919.
- McNamara, E. J., *Secretarial Training*. New York: The Ronald Press Co. c. 1927.
- Mudge, I. G., *Guide to Reference Books*. 5th ed. Chicago: American Library Association. 1929.
- Sorelle, R. P. and Gregg, J. R., *Secretarial Studies*. New York: The Gregg Publishing Co. 1922.
- Taintor, S. A. and Monroe, K. M., *Secretary's Handbook*. New York: The Macmillan Co. 1929.

### GENERAL QUESTIONS

NOTE. If the reference book which you first consult does not give adequate information, consult other books, until the question has been answered satisfactorily. In each case name the book from which you were able finally to obtain the desired information.

1. Name five well-known magazines.
2. How is an encyclopedia arranged for consultation?
3. Name two well-known credit rating books.
4. What book will you consult for complete information about the postal system?
5. You wish to know the name of the railroad or railroads on which a certain city is located. What book will give you this information?
6. Name the different uses to which maps are put in business offices.
7. What information may be found in a city directory?
8. Give the name of a periodical index that is well known.
9. *a.* What information will you find in biographical books?



b. Name a widely used book of this type which gives concise biographies of prominent living Americans.

10. Locate:

Your State University  
 Chamber of Commerce of your city  
 Your largest department store  
 Your public library  
 Your museum  
 Your largest commercial bank  
 Your largest railroad station  
 Your most popular restaurant  
 Your most pleasant hotel

11. Give a magazine reference or a book reference to:

Women in Business	Immigration
The Coal Industry	Finance
Advertising	Charities
Municipal Government of your city	Standard Oil
Letter Writing	Capital and Labor
Banking	

12. What is the population of the following cities? Where did you find this information?

Chicago, Ill.	Boston, Mass.
Rochester, N.Y.	Providence, R.I.
San Francisco, Calif.	Charlotte, N.C.
Minneapolis, Minn.	Portland, Maine

13. What is a reference book?

14. Give the name and the address of the place nearest your home where there is a collection of reference books, and check each of the following that you find there:

*World Almanac*  
*Who's Who in America*  
*Readers' Guide to Periodical Literature*  
*New International Encyclopedia*  
*United States Catalog*  
*Directory American Medical Association*  
*New York Times Index*  
*Printers' Ink Weekly*  
*Moody's Investment Manual*  
*U.S. Official Postal Guide*

15. Give names and dates of magazines in which may be found pictures of the following, and tell the page number:

John Hays Hammond  
Helen Wills Moody

Dwight Whitney Morrow  
David Lloyd George

16. What is the closing hour at the New York Post Office for air mail addressed to Atlanta, Georgia?

17. Name a first-class hotel in each of the following cities:

Birmingham, Ala.  
Asheville, N. C.  
Elizabeth, N. J.

Los Angeles, Calif.  
Portland, Maine  
St. Petersburg, Fla.

18. What steamship companies operate the following vessels:

George Washington  
Bremen

Ile de France  
Leviathan

19. How many bales of cotton were produced in the following states in 1930:

Georgia  
Alabama

Texas  
South Carolina

20. What is the principal "money-crop" in the following states:

Virginia  
North Dakota  
Kansas

Florida  
Oregon  
Maine

21. How would you obtain a license to:

- a. Drive a taxicab
- b. Operate an X-ray laboratory
- c. Act as aircraft pilot
- d. Operate a radio broadcasting station
- e. Conduct a paint store

22. Write a letter, using correct name, address, and salutation, asking the following persons to send you their autographs:

- a. Prime Minister of Great Britain
- b. Governor of Maine
- c. A Senator from Arizona
- d. The Mayor of your city
- e. An Associate Justice of the U. S. Supreme Court



- f. A Rear Admiral of the Navy
- g. A Congresswoman
- h. The Governor of the Federal Reserve Bank of your district

23. If it takes forty-five minutes to transmit and deliver a telegram, at what time would a telegram sent from New York at 5 P.M. be delivered in Joplin, Missouri? If sent from Joplin at 5 P.M., when would it be delivered in Chicago?

24. Secure and fill out blanks for the following purposes, using your own name:

- a. To deposit \$100 in the First National Bank of Portland, Oregon, by wire.
- b. To pay for a year's subscription to the magazine, *Fortune*, by post office money order.
- c. To pay \$50, by money order, for a set of books ordered from Otto Harrassowitz, Leipzig, Germany.
- d. To apply for a post office lock box.
- e. To borrow \$250 from a local firm of industrial bankers.
- f. To apply for \$1000 life insurance in any company.
- g. To apply for a library card at any public library.

## PROBLEMS

### I. Dictionary and Books about Words.

1. What is an "abridged" dictionary?
2. a. What is the meaning of the phrase *esse quam videri*?  
b. From what language does it come?  
c. In what dictionary did you find it? On what page?
3. What does the term *stet* mean in proof reading?
4. Where can one find the simplified spelling of a word?
5. What words or phrases do the following abbreviations represent:

Mlle.	M.D.	i.e.
L.C.L.	P.O.	vs.
anon		

6. Define an antonym. Give three examples.
7. Of what use are synonyms?
8. a. What does the word *Thesaurus* mean?  
b. How should it be syllabicated?
9. How does your dictionary aid in the study of grammar?

10. a. Express with a simpler word the thought conveyed by the word *hypothecate*.

b. What book or books did you consult?

11. Give two synonyms for each of the following:

wealthy      stout      luminous      aggravate      slow

12. Give two antonyms for each of the following:

honest      peaceful      rapid      weak      doubtful

13. When one has an unabridged dictionary why is it necessary to use a book of synonyms also?

14. What name is applied to words having the same pronunciation but differing in meaning?

15. Give the *derivation* and *meaning* of the following words:

biography	inquiries	disappearance
law	courteous	parallel
curricula	specific	writing
architecture	concise	respectfully
vocation	acknowledgment	draught
success	capitalize	competition
advertisement	"hurry-up"	loyalty
abbreviation	indention	valiant
photography	indemnity	transferred
characteristic	unnecessary	region
essential	prompt	embarrassed
independent	recognition	correspondence
appeals	sincerely	business
emphasize	measure	

16. Distinguish as to meaning the following related terms:

a. Unbecoming, undignified, unseemly, unfitting, derogatory, degrading, ungentlemanly, unmanly, inglorious

b. Illiberal, mean, ungenerous, narrow-minded, mercenary, venal, covetous

c. Undertaking, compact, engagement, enterprise, emprise, pilgrimage, matter-in-hand

d. Debt, obligation, liability, indebtment, debit, score, arrears, deferred payment, deficit, default, insolvency

e. Haste, urgency, dispatch, acceleration, spurt, forced march, rush, dash, velocity, impetuosity, hurry, drive, scramble, bustle, fuss, fidget, flurry, flutter, sputter



## II. Encyclopedia.

1. When was the state of Oklahoma admitted to the Union? What book did you consult to obtain this information?
2. Write a seventy-five word sketch of Andrew Carnegie giving date and place of birth, date and place of death.
3. Give the page and the volume of the encyclopedia in which may be found an account of the life insurance business.
4. Write a brief description of the principal industries of Minneapolis, Minn.
5. Who was the founder of Rotary Clubs?
6. Who invented the air brake?
7. Where is the greatest amount of coffee produced? Tea? Tobacco? Bananas?
8. Who invented shorthand?

## III. Exporters' Encyclopedia.

NOTE. Whenever firm names are asked for, give also the addresses:

1. *a.* What is marine insurance?  
*b.* What is meant by "shipper's export declaration?"  
*c.* What are the methods of shipping goods to foreign countries?
2. *a.* Name the steamship lines operating steamers between New York and Japan.  
*b.* Classify these as to the kind of service they offer, i.e., freight or passenger, or both.  
*c.* Give location of the American consulates in Japan.  
*d.* What is the chief port of Japan?  
*e.* Name the American banks and bankers who have special facilities for the collection of shippers' drafts on Japan.  
*f.* What are the customs regulations for Japan?
3. *a.* State the Mexican passport regulations.  
*b.* What information should be shown on the shipping documents of goods shipped to Mexico?  
*c.* How should rail shipments to Mexico be marked?
4. *a.* With what special French regulation must foreign commercial travelers conform?  
*b.* To what countries is air-mail service from France operated?
5. *a.* What are the transatlantic telephone rates between New York and England?

b. State the average sailing time between New York and Liverpool.

6. a. What is the distance between New York and the following foreign places:

Buenos Aires

Naples

Cairo

Port Said

Melbourne

b. Give the approximate mail time from New York to these places.

#### IV. Almanac and Yearbook.

1. Who is the present congressman from the ninth Judicial District of North Carolina?

2. What is the present immigration quota for Italy?

3. Give the location of the following institutions and names of governing officials:

Yale University

William and Mary College

Lehigh University

Lick Observatory

Oberlin College

4. a. What was the total vote cast in the 1930 gubernatorial election in Massachusetts?

b. Who was elected and on what ticket?

c. How many votes did he receive?

5. Give the names, occupations, and achievements of five prominent Americans who died in 1930.

6. a. What changes were made in the tariff schedules of the United States in 1930?

b. Where may an account of tariff legislation in 1930 be found?

7. What is the cost of sending by parcel post four pounds of candy marked for special handling from Leadville, Colo., to Trenton, N.J.?

8. Give the name of the railroad operating the fastest train between New York and New Orleans, La. Give the time of departure, and the time of arrival of the train.

#### V. Atlases, maps, and gazetteers.

NOTE. To find the location of any place on a map, first find its name in the index. The index number, letter and figure, following the name of any place,



in the index, is the key to the location of that place on the map. For example, to find Lansing, Mich., P. 17. Lansing is located near the intersection of lines P-P and 17-17.

1. Locate the following places on the proper map. Give in each instance the name of the county in which the place is located.

Creston, Iowa  
Stevenson, Wash.  
Farmington, Maine

Sandusky, Ohio  
Keene, N.H.

2. State the population of the following cities:

Hartford, Conn.  
Detroit, Mich.  
Dallas, Texas

San Francisco, Calif.  
Helena, Mont.

3. In connection with the countries which appear below, give:

- a. The form of government or the ruling power
- b. The capital
- c. Area in square miles
- d. Population
- e. Population per square mile

Belgium  
Norway  
France

Chile  
Egypt

4. Locate the following islands and name the country to which they belong:

Canary Is.  
Bermuda Is.  
Virgin Is.

Windward Is.  
Cape Verde Is.

5. What steamship lines ply between the United States and Brazil, and at what ports do they stop in each country?

6. Give some facts about the elevation, temperature, population, and principal industries of Detroit, Mich.

7. What is the nearest railroad station to Danielsville, Ga.?

8. Name the ten largest towns in Tennessee in order of importance, and give the 1930 population of each.

9. What is the county seat of Guilford County, North Carolina. What battle was fought in that county? In what year?

10. Where is Prince Edward Island?





# TRAVEL MAP OF EUROPE

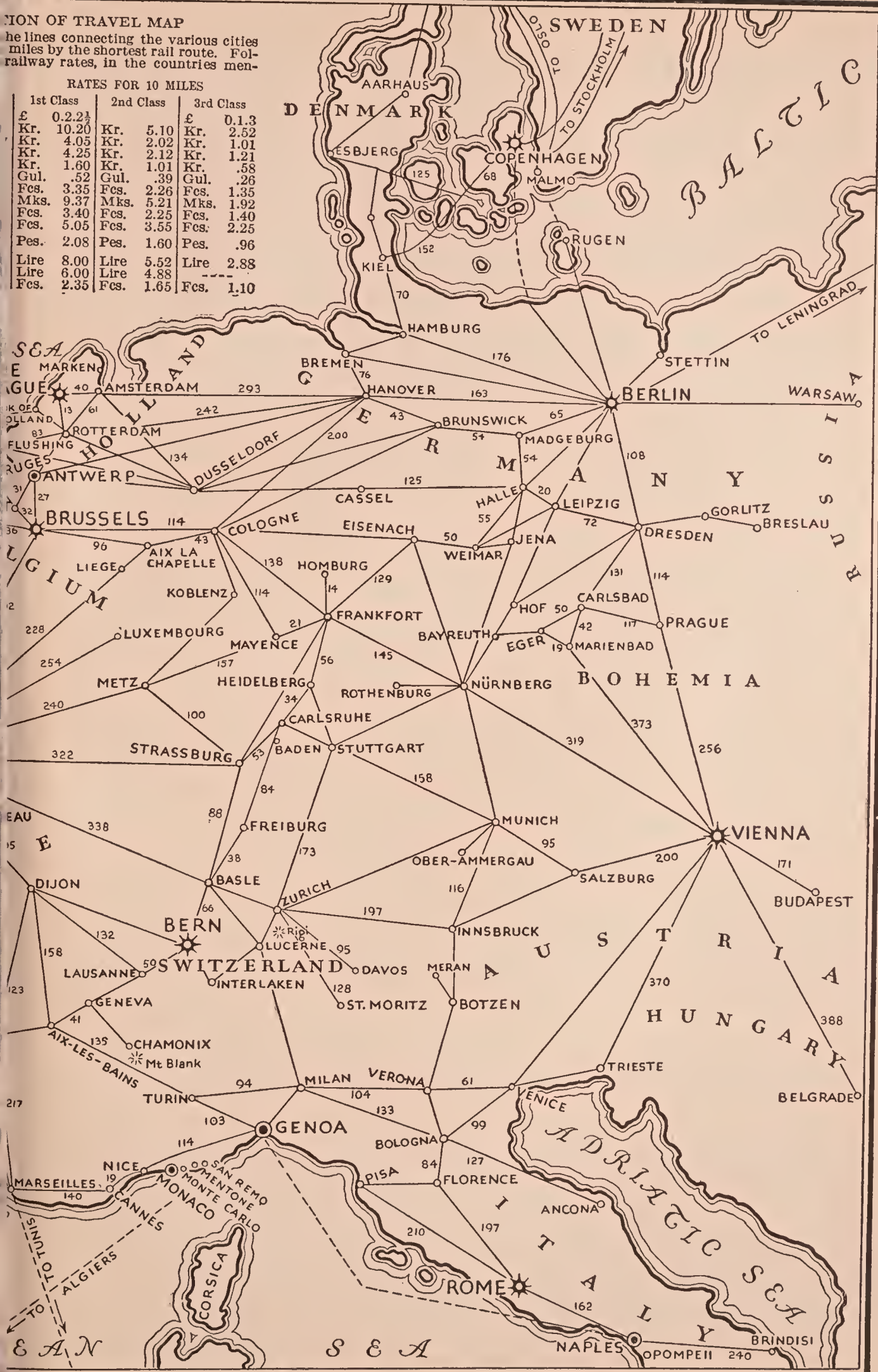


EXPLA  
The figures shown  
represent the distan  
lowing are the ave  
tioned:

- GREAT BRITAIN ...
- NORWAY ... { Ex
- SWEDEN ...
- DENMARK ...
- HOLLAND ...
- BELGIUM ...
- GERMANY ... { On
- FRANCE ... { Ret
- SPAIN ...
- PORTUGAL ...
- ITALY ... { Ex
- SWITZERLAND ...

he lines connecting the various cities miles by the shortest rail route. Fol-railway rates, in the countries men-

1st Class		2nd Class		3rd Class	
£	0.22½			£	0.13
Kr.	10.20	Kr.	5.10	Kr.	2.52
Kr.	4.05	Kr.	2.02	Kr.	1.01
Kr.	4.25	Kr.	2.12	Kr.	1.21
Kr.	1.60	Kr.	1.01	Kr.	.58
Gul.	.52	Gul.	.39	Gul.	.26
Fcs.	3.35	Fcs.	2.26	Fcs.	1.35
Mks.	9.37	Mks.	5.21	Mks.	1.92
Fcs.	3.40	Fcs.	2.25	Fcs.	1.40
Fcs.	5.05	Fcs.	3.55	Fcs.	2.25
Pes.	2.08	Pes.	1.60	Pes.	.96
Lire	8.00	Lire	5.52	Lire	2.88
Lire	6.00	Lire	4.88	Lire	---
Fcs.	2.35	Fcs.	1.65	Fcs.	1.10







11. *a.* What is the distance between New York and Valparaíso, via the Strait of Magellan?
- b.* What is the distance via the Panama Canal?
- c.* Which route is shorter?
- d.* How much shorter?
- e.* What were the average tolls paid by commercial ships which passed through the Panama Canal during 1930?
- f.* How were these tolls computed?
12. *a.* Name and locate the longest river in the world.
- b.* Name and give the length of the longest river in Europe.
13. Locate the following and state for what each is well known:
 

Oberammergau	Interlaken
Matanzas	Bagdad
Quito	San Juan
Gibraltar (Ft.)	
14. Name the steamship lines that use the port of San Francisco.
15. How much larger is Cleveland than Cincinnati?
16. How many railroads operate in the following states:
 

New York	Illinois
----------	----------
17. List, in columnar form, the following information regarding the United States:
 

<i>a.</i> Leading products	<i>c.</i> Leading imports
<i>b.</i> Leading exports	<i>d.</i> Leading ports
18. Name the steamship lines that use the port of Boston.
19. Name, in order of population, the five largest cities of the United States according to the latest census.

## VI. Map reading.

The map between pages 296–297 gives distances and railroad cost per ten miles.

1. From a traveler's standpoint, name the most important cities of western Europe. Give, in each case, the country in which the city is located.
2. *a.* What is the distance from London to Liverpool?
- b.* What will the trip cost an American? (Base your answer on the present rate of exchange. See any daily newspaper for exchange rates.)



3. *a.* How many miles must one travel in going from Budapest to The Hague?

*b.* Into what countries will this take a traveler?

4. *a.* What is the distance, by water, between Genoa and Palermo?

*b.* What is the distance by rail, *i.e.*, mileage?

5. Locate the following: (Name the country where found.)

Aberdeen

Brest

Oberammergau

Waterloo

Lucerne

Aix-la-Chapelle

Belfast

St. Moritz

Stratford-on-Avon

Monte Carlo

Havre

Warsaw

Lisbon

Dresden

## VII. Trade routes.

See the map between pages 274-275.

1. What is the distance from New York to Gibraltar?

2. In what country is Para located?

3. Where is Honolulu?

4. What is the distance from San Francisco to Punta Arenas?

5. Where is Victoria?

6. What is the distance between Honolulu and Victoria?

7. What is the distance from Yokohama to San Francisco?

8. Where is Montevideo?

9. Locate:

*a.* Buenos Aires

*b.* Wellington

*c.* Valparaiso

10. Indicate the route from Wellington to Valparaiso.

11. What is the distance between New York and Punta Arenas?

12. Locate:

*a.* Cape Town

*b.* Paris

13. What is the distance between these two places?

14. Name the principal seaports:

*a.* On the west coast of North America

*b.* On the east coast of North America

*c.* Of South America

- 15. What islands in the Pacific are a popular stopping point for steamships?
- 16. To what country do these islands belong?
- 17. What are the possible stopping points between Hongkong and San Francisco?

VIII. Mapping out salesmen’s territory.

The materials necessary for this problem are *any* map of the United States, of fair size, and a number of “map pins” with blue, brown, red, and yellow heads.

You are employed in the head office of the Excelsior Products Company of your city. Salesmen are sent from this office to all parts of the United States. The movements of the salesmen are directed from the main office. By looking at the salesmen’s map you may learn what cities are receiving attention at any given time.

The United States, for this purpose, is divided into four sections: namely, east, south, middle west, and west. The colors used for the different salesmen are as follows:

East	blue
South	yellow
Middle West	red
West	brown

*The Eastern Territory*

- Maine
- New Hampshire
- Vermont
- Massachusetts
- Rhode Island
- Connecticut
- New York
- New Jersey
- Pennsylvania
- Delaware
- Maryland
- Virginia
- West Virginia

*Southern Territory*

- North Carolina
- South Carolina
- Georgia
- Florida
- Alabama
- Mississippi
- Kentucky
- Tennessee
- Arkansas
- Louisiana
- Texas
- Oklahoma



*Middle Western Territory*

Ohio  
Indiana  
Illinois  
Michigan  
Wisconsin  
Minnesota  
Iowa  
Missouri  
North Dakota  
South Dakota  
Nebraska  
Kansas

*Western Territory*

Montana  
Wyoming  
Colorado  
New Mexico  
Idaho  
Utah  
Arizona  
Nevada  
Washington  
Oregon  
California

1. At the present time there are salesmen in the following cities. You are to place over the location of the city the proper colored tacks to show this information.

Topeka  
Lincoln  
Little Rock  
Harrisburg  
Charleston  
Pocatello  
Concord  
St. Paul  
Denver  
Duluth  
Buffalo  
Memphis  
Rochester  
Spokane  
Galveston  
Albany  
Billings (Montana)  
Jacksonville  
Elmira  
Evansville  
Salt Lake City  
San Francisco  
New Haven

Seattle  
Columbus  
Cleveland  
Boston  
Cincinnati  
Augusta  
Detroit  
Montgomery  
Fort Worth  
Milwaukee  
Richmond  
Providence  
Kansas City  
Wilmington  
New Orleans  
Chicago  
Philadelphia  
Omaha  
Pittsburgh  
Minneapolis  
Little Rock  
Baltimore

2. If a salesman is sent from one territory to another, the map pin which is placed in the new territory must bear the color of the territory from which he came. Indicate the following changes:

- Salesman sent from Boston to Chicago
- Salesman sent from Charleston to Louisville
- Salesman sent from Cincinnati to Boston
- Salesman sent from St. Louis to Charleston
- Salesman sent from Indianapolis to Cincinnati
- Salesman sent from Chicago to St. Louis
- Salesman sent from Louisville to Indianapolis

### IX. Map reading — Distribution of products.

See the map between pages 302-303.

1. In what states are the following found:

coal	gold
iron	silver
slate	petroleum
granite	gypsum
limestone	tungsten
copper	phosphate
zinc	natural gas
lead	

2. What states produce the following:

potatoes	forage
cotton	hops
vegetables	sugar cane
rice	barley
corn	wheat
tobacco	nuts
hay	sweet potatoes (yams)
rye	orchard fruits
oats	grapefruit
alfalfa	peas
flaxseed	hemp
oranges	figs
sugar beets	peanuts

3. Name the wool-growing states.

4. In which states is livestock raised?

5. Where are mules raised?

6. Name the states which produce lumber.



**X. Railroad map of the United States.**

See the map between pages 312-313.

**1. What railroads center at:**

Chicago	Fort Worth
St. Louis	Kansas City
Minneapolis	

**2. What railroad will take you from Minneapolis to Seattle?****3. What railroads will you use in going from Chicago to Salt Lake City?****4. What railroads will take you from New York to Tampa?****5. a. What railroads operate in New England?****b. Name the railroads in the Gulf States.****6. On what railroad, or railroads, are the following:**

Butte	Pueblo
Jefferson City	Sacramento
Nashville	Detroit
Seattle	Savannah
Santa Fé	Toronto

**7. What railroad will take you from Los Angeles to New Orleans?****8. Trace the route of the following railroads:**

a. New York Central	d. Southern Pacific
b. Great Northern	e. Boston & Maine
c. Erie	

**XI. Resources and means of transportation.****1. Indicate on an outline map the states in which the following are found: oil, zinc, copper, gold, lead, and silver.****2. Indicate on the map some of the products of California.****a. Show the railroad route which will carry these products to Chicago.****b. Continue the route to New York.****c. Indicate an all-water route between California and New York.****3. Indicate any transcontinental railroad upon which one can travel from Montreal to Vancouver.****4. Show on the map the chief products of the states of Georgia and Washington.**













- a.* What railroads will carry the products of Washington to Chicago?
- b.* What steamship line will take the products of Georgia to the northern markets?
- c.* Indicate these routes.

## **XII. Directories and Guide Books.**

1. Give the name and the address of the drug store located nearest the post office in your city.
2. Who is the city tax-collector in your city?
3. List the names of three physicians of good professional standing at Monroe, La.
4. What is the name of the newspaper having the largest circulation in St. Louis, Mo.? What is its circulation? What political party does it favor?
5. Who is the senior senator from Iowa?
6. List the principal book stores at Cleveland, Ohio.
7. How should a shipment of goods be routed to go as far as possible by water from Boston, Mass., to Deland, Florida? To Lakeland, Florida?
8. What is the limit of weight permissible for parcel-post packages between points in the United States and Korea?

## **XIII. Bankers Directory.**

1. In what states is the legal rate of interest 8 percent?
2. In what foreign countries is the monetary unit as follows:

- |                       |                              |
|-----------------------|------------------------------|
| <i>a.</i> The peso    | <i>e.</i> The pound sterling |
| <i>b.</i> The franc   | <i>f.</i> The reichsmark     |
| <i>c.</i> The lira    | <i>g.</i> The yen            |
| <i>d.</i> The guilder |                              |

Give in each case the value in terms of United States money.

3. You wish to establish banking connections in the following towns, which have no banks. Give in each case the name of the town having a bank that will serve you.

Fulford, Fla.

Bloomfield, Calif.

Milton, Ohio

Nelsonville, Texas

Evergreen, Colo.



4. *a.* Where is the Federal Reserve Bank for District No. 4. located?

*b.* How many banks are included in this district?

*c.* Of this number how many are members of the Federal Reserve System?

*d.* Who is the Governor of the Federal Reserve Bank in District No. 8?

*e.* What territory is included in Federal Reserve District No. 12?

5. Who is the president of the Bank of Arizona, located at Prescott, Ariz.?

6. *a.* Who is chairman *ex-officio* of the Federal Farm Loan Board?

*b.* Into how many districts is the Federal Land Bank System divided?

*c.* Where is the bank for each district located?

7. *a.* How many branches has the First National Bank of Boston?

*b.* Where is the South American branch of this bank located?

8. The credit department of your firm has certain overdue accounts. It has been decided to place them in the hands of attorneys for collection. The delinquents are located in the following places:

Emporia, Kansas	Cassville, Missouri
Tuscaloosa, Alabama	Harrisburg, Pennsylvania
Covington, Kentucky	Vera Cruz, Mexico
Salem, Oregon	Lisbon, Portugal
Gorham, Maine	Trieste, Italy

Give, in each case, the name and address of an attorney to whom the account may be sent for collection.

9. *a.* What is the amount of paid-up capital of the Cleveland Trust Company, Cleveland, Ohio?

*b.* What bank acts as the Paris correspondent of the Cleveland Trust Company?

10. Give the London address and the Paris address of the following New York banks:

Chase National Bank of the City of New York  
Equitable Trust Company of New York  
Guaranty Trust Company of New York

#### XIV. International Register of Telegraphic and Trade Addresses.

You are employed in the office of the Western Union Telegraph Company. Cable messages are received from and transmitted to all parts of the world. Many of the messages you handle are to and from persons and firms having *registered cable addresses*.

1. Messages have come in with the following cable addresses. Give in each case the full name and address as it will be written on the cablegram blank to guide the messenger boy in making delivery:

Security, Denver, Colo.	Grimwood, Mexico City
Tampiossco, Tampa, Fla.	Armistice, Liverpool
Advisory, Elmira, N.Y.	Mueller, New York
Blackol, New York	Scotiabank, Chicago
Frink, Seattle	

2. Give the cable address of each of the following:

- a. Liverpool Electric Cable Co. Ltd., Linacre Lane, Bootle, Liverpool
- b. James Woolley Sons & Co., Ltd., Victoria Bridge, Manchester
- c. R. G. Dun & Company, Avenida de Mayo 560, Buenos Aires
- d. Banque pour le Commerce & l'Industrie à Varsovie, 36 Rue de Chateaudun, Paris
- e. Banca Commerciale Italiana Piazza della Scala, Milan
- f. World Transport Agency, Ltd., Transport House, London
- g. George Wills & Co., Ltd., 33 Grenfell St., Adelaide
- h. Harperink, Smith & Co., Ltd., P.O.B. 116, Rangoon
- i. Silva-Netto & Co., Alexandra Bldg., Hongkong
- j. Rogers-Jenkins & Co., Mercury Lane, Durban

#### XV. Bullinger's Post Office, Express, and Freight Guide.

Your employer, in New York, has been in correspondence with Dieden & Company, Ltd., 58 Naniwa-macht, Kobe, Japan, regarding toys for the Christmas trade. The goods must be shipped not later than November 1 to be available for the Christmas trade. Assume today's date to be October 5.

The letter placing an order for \$20,000 worth of toys, and giving full directions for shipment, is timed and marked for the



Trans-Pacific steamer *Iyo Maru* sailing from Seattle. The connecting overland mail for this steamer closes at the General Post Office, and the City Hall Post Office stations in New York at 6 P.M., October 5.

The goods were shipped f.o.b. Seattle.

1. Between what points did Dieden & Company pay transportation charges?

2. Between what points did your employer pay transportation charges?

Freight charges amounted to \$765.73. Other charges were as follows:

Cartage . . . . .	\$ 293.20
Duties . . . . .	525.00
Insurance . . . . .	150.00
Handling . . . . .	376.89
Cost of Selling . . . . .	1000.00
Storage . . . . .	222.47
Packing . . . . .	477.64

3. What amount must be received for the goods in order to make a profit of 25%?

4. What is the amount of profit?

5. What was the total expense in addition to the first cost of the goods?

Assume that you, as mail clerk, were negligent in the mailing of the letter placing the order and that, therefore, the letter did not reach the steamer at the time planned. This meant a delay of three days in the delivery of the order and a delay of seven days in the shipment of the goods. Consequently, the goods reached New York too late for the Christmas trade. They were taken into stock and sold out at once at \$2675.30 below cost.

1. What was the amount received for the goods?

2. What was the per cent of loss?

3. How much has your carelessness as mail clerk cost your employer?

XVI. Bullinger's Monitor Guide.

- 1. a. On what railroad is Plattsburg, N.Y., located?
- b. On what division of this railroad?

c. Give the leaving time from New York, between the hours of 8 A.M. and 8 P.M. of all trains for Plattsburg.

d. Give the time due at Plattsburg for each of these trains.

e. From what station in New York do these trains leave?

f. Give the meaning of the following:

L      H      †      \*

2. a. Who is the British Consul General in New York?

b. Give the location of his office.

3. What is the price of a 60-trip monthly commutation ticket on the Erie R.R. between Paterson, N.J., and New York?

4. a. How should all mail for airplane dispatch be marked?

b. You are sending the following letters by airplane. What will be the cost?

(1) Letter weighing  $1\frac{1}{2}$  oz. to Chicago

(2) Letter weighing  $2\frac{1}{4}$  oz. to Omaha

(3) Letter weighing  $\frac{3}{4}$  oz. to Salt Lake City

(4) Letter weighing  $1\frac{1}{8}$  oz. to San Francisco

c. What mail matter may be sent by airplane?

5. On what railroad, and division, branch, or line of the railroad, are the following places located? (Give *all* the railroads that reach these places.)

Asheville, N.C.

Palm Beach, Fla.

Barre, Vt.

Wilmington, Del.

Barre, Mass.

Piperville, Ont.

Farnham, Que.

6. Give listings (name of steamer and sailing date) of steamers for Liverpool.

7. What steamship lines operate between New York and Albany, N.Y.?

8. a. When does the Broadway Limited Train of the Pennsylvania R.R. leave New York?

b. When is this train due in Chicago?

9. Your employer has just missed the 12 noon express for Philadelphia. What is the next train for him to take?

10. What do the following signify:

⊙      J      —      F      ‡



## XVII. Routing.

Material needed: *Bullinger's Post Office, Express, and Freight Guide.*

1. The ——— Motor Co. has assembly plants at the following places:

Atlanta, Ga.	Kansas City, Mo.
St. Louis, Mo.	Oakland, Calif.
Flint, Mich.	Buffalo, N.Y.
Norwood, Ohio	N. Tarrytown, N.Y.
Janesville, Wis.	Minneapolis, Minn.

You have received orders for cars from:

Ogden	Matanzas
El Paso	Parkersburg
Boulder	Newcastle
Pine Bluff	Mobile
Evansville	Sheboygan
Natchez	Omaha
Council Bluffs	Knoxville
San Diego	Olympia
Calgary	Grand Forks
Biddeford	Yarmouth
Halifax	Racine

Taking into consideration that shipment should be made from the nearest assembly plant and that the route should be planned to reduce freight, from what plant should the shipments be made, and over what railroads should they be planned? On page 309 will be found a schedule of delivery and handling charges. If the price of the car at the factory at Flint, Mich., is \$500, what must be quoted as the "delivered" price in each city mentioned above?

NOTE. When naming a city, always give the state in which it is located, or province, if in Canada.

Arrange the information in tabular form, thus:

<i>For Delivery to (City)</i>	<i>State</i>	<i>From Factory at</i>	<i>Delivery Price</i>
-----------------------------------	--------------	----------------------------	-----------------------

*Delivery and Handling Charges: Jan. 1, 19—*

Albany, N.Y. . . . .	\$52.00	Jacksonville, Fla. . . . .	\$84.00
Baltimore, Md. . . . .	44.00	Kansas City, Mo. . . . .	69.00
Boston, Mass. . . . .	54.00	Louisville, Ky. . . . .	43.00
Bridgeport, Conn. . . . .	54.00	Memphis, Tenn. . . . .	72.00
Buffalo, N.Y. . . . .	39.00	Minneapolis, Minn. . . . .	58.00
Charlotte, N.C. . . . .	69.00	New Orleans, La. . . . .	82.00
Chicago, Ill. . . . .	40.00	New York, N.Y. . . . .	52.00
Cincinnati, Ohio . . . . .	47.00	Omaha, Nebr. . . . .	69.00
Cleveland, Ohio . . . . .	47.00	Philadelphia, Penn. . . . .	52.00
Dallas, Texas . . . . .	91.00	Pittsburgh, Penn. . . . .	41.00
Denver, Colo. . . . .	114.00	St. Louis, Mo. . . . .	42.00
Detroit, Mich. . . . .	29.00	San Francisco, Calif. . . . .	139.00
Indianapolis, Ind. . . . .	40.00	Washington, D.C. . . . .	51.00

**XVIII. Shipping news.**

Refer to the shipping sections of the daily newspapers, or to the Official Guide of the Railways, and ascertain what steamship lines operate the following steamers. Arrange data in two columns; name of steamer in first column, and name of steamship line in second column.

Niew Amsterdam  
Adriatic  
Majestic  
George Washington  
Paris  
Leviathan  
Stuttgart  
Scythia  
Oscar II  
Baltic  
President Roosevelt  
Rotterdam  
Mauretania  
Olympic  
Berengaria  
Lapland  
Aquitania  
Columbus  
Belgenland  
Franconia

Europa  
Volendam  
Empress of France  
Nippon Yusen Kaisha  
Pastores  
Bremen  
Rochambeau  
Taiyo Maru  
Deutschland  
Arabic  
Lancastria  
Cleveland  
America  
Reliance  
Caledonia  
Western Prince  
American Merchant  
Westernland  
Ile de France  
Veendam



Your firm is engaged in the export business and therefore is interested in the movement of steamers to and from this port (nearest seaport). From the newspaper section marked "Shipping and Mails," list the following information:

1.

STEAMSHIPS ARRIVED (IN NEAREST SEAPORT) YESTERDAY

<i>Name of Steamer</i>	<i>Sailing Point</i>	<i>Date of Sailing</i>
------------------------	----------------------	------------------------

2. Incoming steamships due today.

3. Incoming steamships due tomorrow.

4.

MAIL STEAMSHIPS SAILING (FROM NEAREST SEAPORT) TODAY

<i>Steamer</i>	<i>Destination</i>	<i>Mails Close</i>	<i>Sails</i>	<i>Carries Mail for</i>
----------------	--------------------	--------------------	--------------	-------------------------

5. a. What steamships have been reported by radio?

b. From what ports did these vessels sail?

c. To what steamship lines do these steamers belong?

6. a. Name two steamships of the Red Star Line.

b. Name two steamships of the White Star Line.

c. Name two steamships of the American Line.

d. Name two steamships of the French Line.

7. Name five steamers of the Cunard-Anchor line. Give sailing date or dates in each case, and state for what port each steamer is bound.

8. Name two steamers of the U. S. Mail Steamship Co. Give sailing date and destination of each steamer.

9. Name two steamships of the Pacific Line.

10. Name two steamships of the Panama Mail Line.

## XIX. Who's Who.

1. How has the Rt. Hon. David Lloyd George served his country?

2. Of what magazine is H. L. Mencken the editor?

3. a. What has made Gabriele D'Annunzio famous?

b. He is a native of what country?

4. What has been the military service of the Rt. Hon. Winston Churchill?

5. For what is George Ellery Hale well known?

6. *a.* For what is Edwin Markham well known?

*b.* Where is his home?

7. *a.* What has brought Rafael Sabatini into prominence?

*b.* When and where was he born?

8. During what period was Field Marshal Sir Edmund Allenby High Commissioner for Egypt?

9. *a.* Where is the residence of the British Royal Family?

*b.* Give full name and date of birth of the children of His Majesty King George V.

10. *a.* With what university is Glenn Frank affiliated?

*b.* In what capacity?

11. Outline the life and work of Jane Addams.

12. For what is Edith Wharton well known?

13. What has made Richard E. Byrd famous?

## XX. Who's Who in America.

1. *a.* Why is Thomas Alva Edison well known?

*b.* What was his occupation at the age of twelve?

*c.* For how many inventions has he received patents?

2. *a.* Who is Gifford Pinchot?

*b.* When and where did he receive the degree of Doctor of Science?

*c.* In what islands did he inspect the forests?

3. *a.* When and in what theater did David Warfield make his first public appearance?

*b.* In what plays has he taken the leading part?

4. For what is David Starr Jordan well known?

5. Where is the home of Channing Pollock?

6. For what is David Belasco well known?

7. *a.* When and where was Amelita Galli-Curci born?

*b.* In what art does she excel?

8. What periodical did Irvin S. Cobb represent as war correspondent in Europe?

9. *a.* What has brought Geraldine Farrar into prominence?

*b.* Where was she born?

*c.* Where was she educated?



10. *a.* Who is Ida Minerva Tarbell?  
*b.* When and where was she born?
11. *a.* Who is Evangeline C. Booth?  
*b.* Where was she born?
12. *a.* For what is Grace Abbott well known?  
*b.* Of what is she the author?

#### XXI. Financial books.

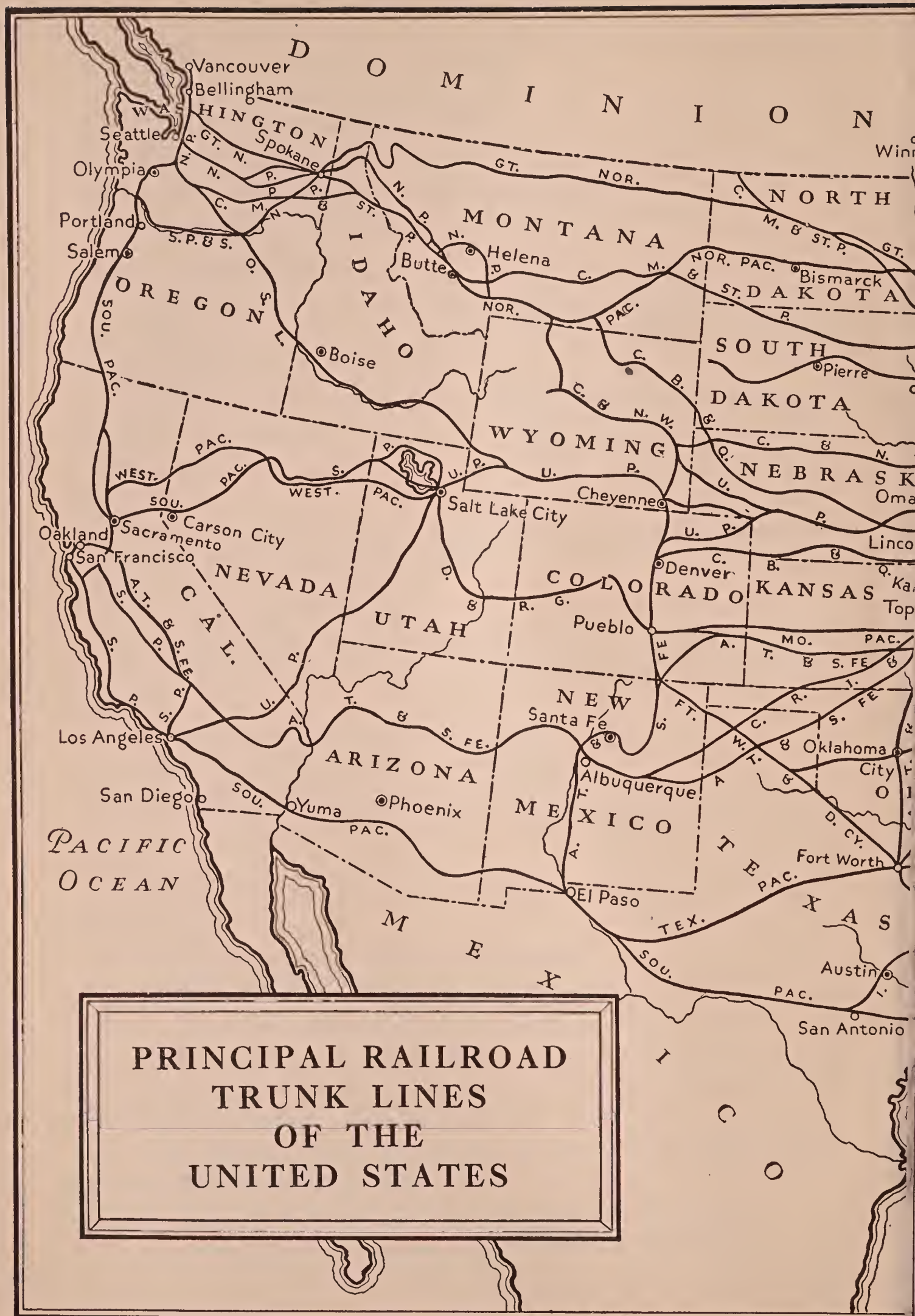
1. Give the name, worth (in dollars and cents) and credit rating (High, Good, Fair, or Limited) of the firm from which you purchased your last pair of shoes.
2. What is the par value of a share of stock in the American Telephone & Telegraph Company? What was the lowest price at which this stock sold on the New York Stock Exchange in 1930?
3. What dividend rate was paid by the Southern Railroad on its common stock for the year 1930?

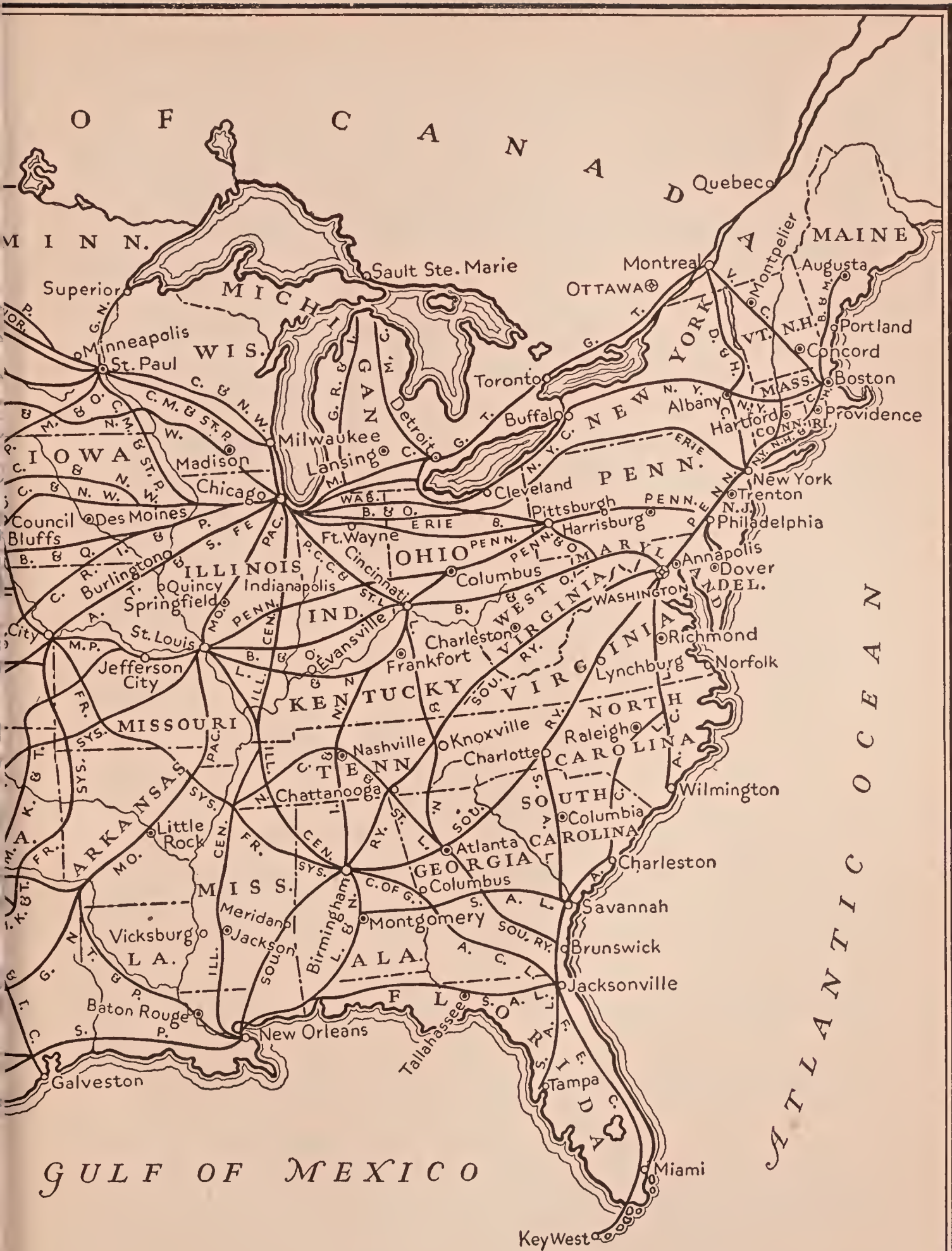
#### XXII. Dun Rating Book.

1. Your employer has received an order from the Excelsior Oil Company, Chicago, Ill., for a bill of goods amounting to \$2500.00.
  - a.* How is this firm rated as to capital?
  - b.* How is this firm rated as to credit?
  - c.* Is it safe to sell on credit the goods wanted?
2. *a.* What is the credit rating of D. K. Smith of Royal Oak, Mich.?
  - b.* Under what general trade classification does Mr. Smith's business come?
  - c.* In what county is Royal Oak located?
  - d.* What is the population?
3. *a.* What is the population of Salt Lake City, Utah?
  - b.* In what county is it located?
  - c.* List alphabetically the names of five contractors, each name beginning with a different letter.
  - d.* List alphabetically the names of ten grocers, each name beginning with a different letter.
4. *a.* List the names of seven state banks in Wyoming.
  - b.* List the names of eight national banks in Wyoming.
  - c.* List the names of three trust companies.









0 100 200 300 400





5. *a.* What is the population of Kensington, Kans.?  
*b.* Name the industries in this town.
6. *a.* What is the financial rating of the Pioneer Pole & Shaft Company of St. Louis, Mo.?  
*b.* What is the credit rating of this concern?  
*c.* Under what general trade classification does the business of this company come?

### XXIII. Magazine and Periodical Index.

1. Give the name of the magazine best suited to persons engaged in the following lines:

Advertising	Automobile selling
Life insurance	Ladies' ready-to-wear apparel
Aviation, transportation	

2. By whom is *Advertising and Selling* published? What is the subscription price? How often is it issued?

3. Make a list of at least five articles that appeared in 1930 magazines pertaining to the subject of "Art and Advertising," giving —

- a.* Author's name
- b.* Title of article
- c.* Name and date of magazine
- d.* Pages upon which article began and ended

4. Make a list of five magazine articles written by R. L. Duffus, giving the information asked for in Question 3.

5. *a.* In what magazine did Zane Grey's novel *Amber's Mirage* begin?

- b.* Give the date of the issue in which the first installment appeared.

6. What periodical index did you consult for these answers?

### XXIV. Newspaper and Newspaper Index.

1. With what headlines did your leading local newspaper announce the success of Colonel Lindbergh's flight across the Atlantic? President Harding's death? The signing of the armistice?

2. Give the date, headline, and tell how many lines were used in your local paper in recording some death, marriage, birth, or other event in your family or among your friends.



3. How may newspaper accounts of local news items in New York City be located? Accounts of events of national or international importance in any paper?

**XXV. The cataloging and selecting of books.**

1. Name the author, the publisher, and the price of the book *Acres of Diamonds*.

2. Name five books by the author of *The Man in Lower Ten*, and give the name of the firm that publishes the lowest priced editions of the books you name.

3. Name three books on short-cuts to the solution of problems in arithmetic and give the names of their authors, publishers, and their prices.

4. Name the most recent book by Henry Ford collaborating with Samuel Crowther. Give the name of the publisher, the date of publication, and the price.

5. List five mystery stories published in 1930 and give the names of the authors.

6. Name two novels published in 1930 with scenes laid in New York and two with scenes laid in London.

7. Give a summary of the *New York Times Review* of the book *Every Mother's Son* by Norman Lindsay.

**XXVI. Bibliography.**

1. Submit a bibliography of at least five magazine articles and five books upon one of the following questions:

- a. Free Trade
- b. Unemployment insurance
- c. Retail distribution
- d. Business depressions
- e. Advertising

## CHAPTER X

### A TYPICAL EXPERIENCE

Since you are studying the work of a secretary for a certain definite purpose, you will be interested in following the fortunes of Mary Mitchell. Here we give you a typical experience in the first year of secretarial work.

**Obtaining the position.** Mary Mitchell was graduated from the Liberty High School in one of the cities of the Middle West. She obtained a position as stenographer through the placement director of the school. Other girls in her class obtained positions in one of the following ways: by inserting a *Situation Wanted* advertisement in the newspaper; by answering a *Help Wanted* advertisement; by applying to an agency; or through the aid of a friend who knew of a vacancy.

**Entering upon the new work.** When Miss Mitchell entered the office on her first day, she was met by the office manager, who outlined her duties: taking dictation and transcribing for the assistant sales manager; substituting for the switchboard operator between the hours of one and two o'clock; keeping the follow-up file; taking telephone messages and doing other detail work for the assistant sales manager.

The office manager informed her that the best method of becoming familiar with her work was by reading the *Office Policy Book*, by looking over correspondence, by studying the catalogs of the firm and by reading a statement of the most recent circularizing campaign of the organization. He introduced Miss Mitchell to Miss Hall of the same department. Miss Hall showed the newcomer her desk, the location of the supply room and files, and offered to help her in any way she could. She explained that supplies, pencils,



erasers, stationery, pens, ink, and invoice blanks were obtained only by requisition.

**Dictation.** Before Miss Mitchell had finished reading the *Office Policy Book*, Mr. Brown, assistant sales manager, called her into his office to take dictation. Since Mr. Brown was a stranger to Miss Mitchell, and since many of the terms which he used were new to her, she did not get all the words of his letter. In the course of the dictation, Miss Mitchell was annoyed by the fact that Mr. Brown kept looking through his desk and in other places in his office for information which might have a bearing on the letter. As he turned his head away from her a great deal of the time while he was speaking, she found it difficult to understand him.

Another annoying matter was the repeated ringing of the telephone. Each time Mr. Brown hurried through the sentence he was dictating and then answered the call. Under these conditions, Miss Mitchell was unable to get the entire letter, and she was puzzled as to what to do. She wanted to ask Mr. Brown to repeat, but could not be sure whether he would not prefer to have her wait until the entire letter had been dictated. After her first letter, she explained that there were some words which she had been unable to write, and asked for assistance. She learned that Mr. Brown preferred to dictate the whole letter without interruption. He kindly repeated the phrases she had failed to complete.

**Transcription, setting up letters.** Before Miss Mitchell began to transcribe her notes, she consulted the *Office Policy Book* in order to find the form of letter required by the firm. She found it to be the block form with open punctuation. She typed the letter and the envelope and presented them to Mr. Brown for his inspection and signature. Mr. Brown was anxious to see the quality of the work. He therefore examined the letter carefully in order to note the following points:

General form and placement of the letter  
Neatness  
Color of the type  
Paragraphing  
Spelling (particularly the spelling of proper names)  
Punctuation  
Accuracy of statement with particular regard to prices, terms,  
and quantities.

Although Miss Mitchell had not been aware of it, Mr. Brown had been timing her in order to discover whether or not she could type accurately at a reasonable rate of speed. He had noted, also, that Miss Mitchell wrote the letter with one trial. Mr. Brown commended her work. He explained, however, that in all letters which he sent out he wished to have his name typewritten under the signature, thus:

Yours very truly,

THOMPSON & COMPANY

*Harry S. Brown*

Harry S. Brown

Assistant Sales Manager

**Switchboard.** At 1 o'clock Miss Mitchell took her place at the switchboard. A call came in which puzzled her. The speaker at the other end of the line asked a question about credit policies, which she could not answer. She asked the speaker to hold the wire for a moment, and asked Miss Hall who could give the desired information. Miss Hall referred her to the credit manager, Mr. Wagner. Mr. Wagner stated that as the inquirer was a customer of some importance he would answer the question himself. Accordingly, Miss Mitchell made the necessary connection with Mr. Wagner's telephone extension.

Among the incoming calls was one from Mr. Shear, who wished an appointment with Mr. Brown for that afternoon. Miss Mitchell knew that Mr. Brown would not return until 2:30. She told Mr. Shear when her employer



would return and that he might see him at that time. She left a memorandum to this effect on Mr. Brown's desk. Mr. Shear came promptly and had a long conference with Mr. Brown.

**Telegrams.** In the afternoon Mr. Brown found it necessary to send a telegram to one of Thompson & Company's traveling salesmen. He called Miss Mitchell and told her to send the following message to Mr. William Belgard:

CALL ON BLACK & BENHAM COMPETITION KEEN IN  
BUFFALO REDUCE PRICES TEN PER CENT  
THOMPSON & COMPANY

Miss Mitchell asked for Mr. Belgard's address and Mr. Brown said, "I do not know just where he can be reached. You will have to look up the address."

**Salesmen's itinerary.** Miss Mitchell knew exactly how to send the telegram. She asked Miss Hall about Mr. Belgard's address and Miss Hall showed her a carefully typewritten itinerary sheet indicating where each salesman could be reached at any time during the week. Upon consulting the itinerary sheet Miss Mitchell found that Mr. Belgard would leave Buffalo at seven o'clock that night. Mr. Brown was pleased with the speed with which Miss Mitchell prepared the telegram for transmission and wrote the letter of confirmation. Ordinarily, when telegrams were sent out, Thompson & Company sent merely a confirmation form, but as Mr. Brown had some additional information to communicate to Mr. Belgard, this confirmation took the form of a letter.

**End of first day's work.** When Miss Mitchell had written several other letters, she was surprised to see the other girls preparing to leave the office. She could hardly believe that the day had passed so quickly. She seemed to have accomplished little. She was very tired and left the office with the feeling that the work had been unsatisfactorily done and that a great deal of it was incomplete.

## ADJUSTMENT TO ENVIRONMENT

Miss Mitchell had left school with the impression that there were certain definite ways of setting up letters, and that other ways were wrong or at least questionable. She discovered after reading the *Office Policy Book* that many of the very forms which had been frowned upon in her typewriting class were prescribed in this office. This caused her annoyance until she realized that if her employer required a certain form to be carried out it was her duty to do it. Hence, she early learned to adjust her high school skill to the requirements of her new position.

**Relations among employés.** Miss Hall, whose first name was Ethel, was so friendly with Miss Mitchell that it seemed as though these two girls should call each other by their first names. When Miss Mitchell suggested this, she thought it strange that Miss Hall should refuse and suggest that they could be just as friendly if they continued to call each other by the title, "Miss." Miss Mitchell could not understand this and asked for an explanation. Miss Hall informed her that business men in general have found it advisable to put their employés on a business relationship while they are working. These young people may be very friendly at home or socially, but when they appear at the office in the morning a different relationship exists among them.

**Confidential information.** As time went on, Miss Mitchell learned many things from observation and from general conversation. One day she heard two of the girls discussing a matter at luncheon. One was much displeased at something which had happened, and in the course of a discussion about the apportionment of work she asked her companion the amount of her salary. Miss Mitchell noticed that the girl addressed was unwilling to give this information and when pressed further said, "My salary is a matter which concerns my employer and me. It is confidential."



On another occasion Miss Mitchell was introduced to three girls employed by a competing firm. One began to boast of the fine business which her firm had recently done in certain new sales articles. She was immediately stopped by an older girl who sat at the table and who informed her that a loyal employé never discusses the business of the firm. To Miss Mitchell this silence seemed unnecessary, until she heard the girls mention that employés of the firm had been discharged because, by disclosing information, they had given competitors an opportunity to undersell or to bring out a new sales article before the firm itself had had a chance to place the article on sale.

**Poise and good health.** When Miss Mitchell attended high school, conditions had been very pleasant. Her instructor had eliminated all annoying situations. When the novelty of being in a real position had worn off, Miss Mitchell became homesick for school. In her present position things were happening so fast, and so many things were happening at the same time, that it seemed to her that she could not go on with the work. First of all, her office was located in a very noisy part of the city; second, her employers required that everything go out on time; third, several duties came at one time and all had to be attended to at once. None could be overlooked. For instance, Miss Mitchell might be typing a letter which must go out on the Twentieth Century Limited train, with the office boy waiting to take the letter to the Grand Central Station, when Mr. Brown might signal her to take a telegram.

On one occasion, on taking a message to be telegraphed, her employer told her to call Mr. Willis and inform him that he would meet him at 190 Broadway in fifteen minutes. These matters were urgent and very confusing. It seemed impossible to do everything at one time, and yet Miss Mitchell realized that it had to be done. Many a night she was so worn out by the confusion that she thought

she could never face the office another day. The one thing that made the work possible was the fact that Mr. Brown recognized her efforts. On the day on which he said, "Miss Mitchell, for a girl of your age, you stand the strain of this work very well," Mr. Brown did not know that Miss Mitchell was on the point of resigning. But Mr. Brown did know that knowledge of shorthand, typewriting, and office procedure was not sufficient to make a good office worker without some of the more important personal traits. Miss Mitchell found, too, as time went by, that it grew easier to adjust herself and to organize her work.

Like most young people, Miss Mitchell enjoyed parties, club meetings, and the theater. She found, however, that it was necessary to budget her leisure time as well as the office time; for on days following late social engagements she was likely to be inaccurate in her work and tired, long before the day was over. In addition, she was nervous and irritable. Her good judgment asserted itself and she decided in the interest of health and service to curtail her social activities.

### GROWTH OF RESOURCEFULNESS

**Desk tickler.** One afternoon Mr. Brown forgot an appointment with another member of the Board of Trade. The appointment had been made two weeks previously. Mr. Brown fully intended to keep it, but during the two weeks the matter slipped his mind. The following morning, he received a telephone call in which his friend of the Board of Trade inquired why the appointment had not been kept. Mr. Brown had always been careful to keep appointments and felt much disturbed at his failure. Miss Mitchell could not help observing what had happened and suggested a means for preventing a recurrence. She said, "Mr. Brown, there is a simple office device which prevents overlooking appointments and other matters. It is called the desk tickler. It is inexpensive and simple to operate." Mr. Brown



sent a messenger boy to procure this device. From this time on all matters which had to be attended to were carefully filed in this small desk file according to date. Then when the proper date arrived the matters were unfailingly brought to his attention.

**Recording minutes of meetings.** Mr. Granville, the president of the firm, was an active member of the Chamber of Commerce. He also held the position of secretary. He lacked skill in reporting. The minutes of a previous meeting revealed errors and omissions. Consequently, he felt the need of a quick, accurate stenographer to do the actual writing of reports and minutes. He applied to the office manager for someone who could do this work. The latter mentioned Miss Mitchell. Mr. Granville sent for her, and explained what he wanted done. Miss Mitchell said she had never done work of this kind, that her only experience had been in connection with business letters. Mr. Granville was on the point of dismissing her, and trying someone else, when Miss Mitchell asked, "When is the next meeting, Mr. Granville?" He replied, "A week from tonight." Miss Mitchell then said, "If I may examine some previous reports and minutes of the Chamber of Commerce, I think I can prepare myself to do the work."

**Statements.** About three days before the end of April Miss Mitchell was informed by the office manager that the stenographer in the Credit Department was ill and that the monthly statements must go out. She worked at these and on April 30th found that she had not finished. When she explained this to the office manager, he informed her that the statements must be in the mail that night. This meant that she must remain overtime and finish the work. This she did, remaining until after nine o'clock, realizing afresh that emergencies must be met regardless of personal inconvenience.

**Registered letters.** One of the agents of the firm had not made his reports regularly. In fact, the firm had not heard

from him for a month. It was the busy season and the assistant sales manager felt it necessary to find out why this agent was not doing any business and also why he neglected to answer letters. The matter was placed in the hands of Miss Mitchell. At first the assistant sales manager thought that a special delivery letter would be the proper method of handling the matter, but as he was anxious to get proof that the letter had actually been received, Miss Mitchell suggested that the letter be registered with "Return Receipt Requested" placed in the lower left-hand corner of the envelope.

**Mimeograph, multigraph, and addressograph.** One morning Mr. Brown told Miss Mitchell that he had some very important work which had to be done that day. She wondered what it could be and went promptly to the office in order to get the work started in time. Mr. Brown explained that on account of a change in business conditions, it would be necessary for the firm to change its selling policy. Accordingly, he wanted to send a circular letter to each of the 675 agents throughout the United States and Canada. He explained the work to Miss Mitchell and asked how it could be done in one day. Miss Mitchell had never used the mimeograph machine in the office, but told Mr. Brown that all of this work could be done if the mimeograph was in good condition. On trying the machine, she found it in such bad condition that copies were hardly legible. Since no time could be wasted, she suggested that the letters be multigraphed. Mr. Brown dictated the letter. Miss Mitchell called up a firm that made a specialty of multigraphing letters.

This firm sent an office boy for Miss Mitchell's copy. She explained to the boy the form in which the letter was to be set up. Before noon the boy was back with a proof of the multigraphed letter. Miss Mitchell presented this to Mr. Brown, who made a few changes and instructed her to order 1000 copies. Meanwhile Miss Mitchell had



started the office boy working on the addressograph in order to address letters to all of the agents. She was glad to find out that she did not have to typewrite these addresses. Instead, she found that each agent had a metal stencil plate on which were printed his name and address. These stencils were then placed in the addressograph and the work of addressing the envelopes was done quickly and accurately. The stencils were arranged alphabetically in drawers just as library cards are kept. All that was necessary was to empty the drawers into a vertical groove on the addressograph machine and as each stencil was used it dropped back into its proper position.

In the middle of the afternoon the boy from the multigraph company returned with the thousand copies. The letters were folded and inserted in the envelopes. No inside address was necessary. The envelopes were then run through the postage metering machine and carried to the mail box.

Miss Mitchell had studied about the mimeograph, the multigraph, the addressograph, and the postage metering machine at high school, but this was her first opportunity to use all of these machines in carrying out an important piece of work.

### LEARNING NEW DUTIES

**Bank deposits.** Mr. Brown one day told Miss Mitchell that he wished to deposit some funds in the National City Bank. He gave her some blank deposit slips and the checks to be deposited. These she had him indorse and then she made out a deposit slip. She then sent the office boy to the bank with the deposit.

**Balancing check book.** On the first of June Mr. Brown received from his bank a statement of his balance and also a package of canceled checks. When Miss Mitchell attempted to verify the bank balance, she could not make it agree with her balance in Mr. Brown's check book. At first

she was alarmed, but, on looking over the bank statement, she noticed that there was a difference of \$200. A comparison of the bank statement with her own records indicated that the statement was inadequate in the following respects:

- (1) A check drawn for \$100 had not been returned.
- (2) A deposit of \$300 had not been recorded on the statement.

Both the check and the deposit were made subsequently to the issue of the statement by the bank. This was Miss Mitchell's first experience in checking bank balances.

**Economic geography.** When Miss Mitchell was a high school student, she had thought economic geography a subject for boys. To her surprise she found that a knowledge of this subject was valuable to her in answering many questions and in attending to various duties. She found a large map of the United States hanging in Mr. Brown's office, on which were located the manufacturing plants of the company; and, in addition, she found that many different facts such as salesmen's territory, volume of business, and itineraries of salesmen were indicated by map tacks.

**Coding.** The firm conducted a very extensive foreign business. Virtually all correspondence with branches in Europe was in code. The code book used was the *A B C*. Miss Mitchell had heard of this book but she had never actually decoded a message. Hence she was much interested when a cablegram in code was presented to her for unpacking. The cablegram had to do with the purchase of crude rubber in Brazil. Mr. Brown dictated his answer, which was first compressed into fewer words and then put in code. Miss Mitchell discovered that the main point to be kept in mind was to grasp the sense. Then, for each idea to be expressed, one word was found in the code book. When these separate words were typewritten one after the other, they expressed the entire message of the cablegram.

**Care of office machines.** The office manager was partic-



ular about the order and cleanliness of the offices. One instruction which he gave was that there should be no loose papers lying on any desk after the office closed in the evening. Another requirement in the office was that the typewriters be dusted off every morning and cleaned and oiled regularly. Miss Mitchell had never paid much attention to this in her high school course, and did not know the best way to clean and oil a machine. In a short time the service man came from the typewriter company to make some repairs and Miss Mitchell asked him how to clean and oil a typewriter. He showed her very quickly, and from that time on she kept the machine in good working order.

**Inclosures.** One evening after all the letters had been signed and sealed, Miss Mitchell discovered a check lying on her desk. On examining it she found that it was payable to Henry C. Smith. She suspected that she had neglected to inclose this check. On looking through the envelopes which were about to be mailed she found the envelope of Henry C. Smith. On opening it and reading the letter she found that mention was made of an inclosed check. Consequently, she addressed another envelope to Henry C. Smith and inclosed in it the letter and the check. This experience showed her how easy it is to misplace inclosures.

**Digest of correspondence.** Mr. Brown went on his vacation to a distant part of Canada on August 15 with the expectation of returning on September 1. As he wished to know how the business was progressing in his absence, he asked Miss Mitchell to send him a letter each day in which she gave a digest of all correspondence. The first day Miss Mitchell found this work so difficult that she could not leave the office until seven o'clock. After that, however, she learned the procedure of reading a letter and choosing the important points. Typewriting the digest required much less time than the selection of the material. At first the digest appeared in narrative form, but on re-

flection Miss Mitchell found that this method required too much time. She therefore arranged her digest in outline:

INCOMING		OUTGOING	
<i>From</i>	<i>Date</i>	<i>Date</i>	
(Smith)	(8-14) Complaint	(8-16)	Referred to Mr. Jones

### MANIFOLD DAILY DUTIES

**Pay roll.** Miss Mitchell felt more at home in the office after a new stenographer had come to her for advice. This girl was employed in the Accounting Department, and was about to make up a pay roll. She never had done this before. Miss Mitchell had been instructed on this point in high school and she found it an easy matter to advise the new stenographer as to the best method of setting up the material on the blank form used by the firm for that purpose.

**Day and night letters.** One letter came for Mr. Brown during his absence which required a prompt answer. Miss Hall suggested calling Mr. Brown on long distance telephone, but on second thought she and Miss Mitchell decided that in all probability Mr. Brown would be many miles away from any telephone. Miss Hall then suggested that they send a regular telegram. Miss Mitchell objected because Mr. Brown would not be in his hotel until evening and therefore the telegram would accomplish no more than a day letter. Accordingly, they sent out a day letter quoting the entire letter from Mr. Smith and giving other relevant facts. Mr. Brown received the message that night and immediately replied by night letter. The night letter was sufficiently fast, since the message was delivered on the following morning.

**Expense accounts.** One of the traveling salesmen had been on the Pacific Coast. On his way home, while in Portland, Oregon, he was taken ill and was sent to a hospital. By the time he reached Salt Lake City his funds



were low and he found he lacked the necessary money for fare home. He therefore wired the home office to forward \$300.00. The work of forwarding this money fell to Miss Mitchell.

**The neglected letter.** One day just as Mr. Brown was leaving he recalled that he had neglected to send a letter in adjustment of a claim. As he was passing Miss Mitchell's desk he said to her, "You have noticed how we settle cases of this kind, Miss Mitchell." She glanced at the letter and said, "Yes." Then he said, "Answer this letter and sign it for me. I shall not be back until tomorrow."

**Dictation typed directly.** Mr. Brown appeared at the office toward closing time one day after an important conference. He found in his mail a letter that required an immediate answer. Since his time was short, he told Miss Mitchell to type it from dictation. He was then free to leave as soon as he had signed the letter. Miss Mitchell liked the method and discovered that typing the message directly was just as easy as transcribing her own notes, and very much quicker.

**Sales reports.** Mr. Brown set up a bulletin board in the General Sales Office. On this were printed the names of all the salesmen. Each week it was Miss Mitchell's duty to place the total sales made by each man during the preceding week. She obtained her information from reports which recorded all facts of importance to the firm as the salesmen found them. It was necessary for Miss Mitchell to be extremely accurate in recording these sales as the achievements of the different salesmen were posted on the bulletin board so that their records could be compared.

**Form letters.** Mr. Brown had built up a system of collection letters. They were form letters, numbered 1 to 15. In them were left spaces for writing names, dates, articles, and other facts which pertained to each case. Miss Mitchell frequently received letters with the number 7 or 5 or 2 in the margin and with Mr. Brown's in-

itials. Her business was then to make a copy of the form letter indicated, making the changes necessary to adjust it to the particular situation.

In addition, Miss Mitchell kept an elaborate scrapbook for Mr. Brown; she looked up names and addresses of new customers; she kept the mailing list up-to-date; she helped with the inventory; checked replies to advertisements; proofread advance copies of circulars and newspaper advertisements, and filed catalogs.

It is easy to be seen, then, that Miss Mitchell's experience of the first day had repeated itself. She was seldom able to finish all her varied tasks in any given time, and frequently left the office with a sense of unfulfillment. She found that she must plan most carefully for the completion of the left-over work. Otherwise, certain pieces of work would be slighted, one day after another, and finally forgotten.

It was these very qualities, dependability, resourcefulness, and initiative, which caused Miss Mitchell to get ahead of some of the other young people in the organization. She was very systematic; nothing was left to chance. When a job was handed to her, it was felt that the work would be carried to a successful completion. A truth which her teacher had told her many times dawned upon Miss Mitchell at this point: "It is not the amount of shorthand that you know, or your speed in typewriting, or your skill in operating office machines, which makes you valuable to an organization, but it is yourself, the sum of all the traits which the business man long ago found essential in a young office worker."

### MISCELLANEOUS DUTIES

Hotel reservations for salesmen, Pullman reservations for her employer, arranging for baggage were also part of her daily work. She learned to use her judgment, to



adjust schedules, and to save all the time possible for both her employer and the salesmen.

Her duties included certain social duties also. For instance, when an out-of-town customer came to see Mr. Brown one day, and remarked, "My wife wants to do some shopping. Will you direct her to some reliable stores?" Mr. Brown replied, "Yes, I can direct her, but it will be much simpler if my stenographer, Miss Mitchell, accompanies your wife."

Mr. Brown was a man of varied civic interests. He frequently received many letters of a personal nature, addressed to the office, and sent out his replies from the office. This work Miss Mitchell took care of, filing the letters most carefully in Mr. Brown's private files.

## APPENDIX I

### CLASSIFICATIONS OF DOMESTIC MAIL

Domestic mail matter includes matter deposited in mails for local delivery or for transmission from one place to another within the United States, or to or from or between the possessions of the United States.

**First class.** Letters and written and sealed matter, 2 cents for each ounce. Government postal cards, 1 cent each.

Private mailing or post cards, 1 cent each.

**Second class.** Complete copies of newspapers, magazines, and other periodicals containing notice of second-class entry, 1 cent for each 2 ounces or fraction thereof, regardless of weight or distance, when mailed by other than the publisher or news agent.

**Third class** (limit, 8 ounces). Circulars and other miscellaneous printed matter, also merchandise,  $1\frac{1}{2}$  cents for each 2 ounces.

Books (including catalogs) of 24 pages or more, seeds, cuttings, bulbs, roots, scions, and plants, 1 cent for each 2 ounces.

Identical pieces of third-class matter may be mailed under permit in bulk lots of not less than 20 pounds, or 200 pieces, at the rate of 8 cents for each pound, or fraction thereof, in the case of books or catalogs having 24 pages or more, seeds, plants, etc., and 12 cents a pound, or fraction thereof, in case of circulars, miscellaneous printed matter, and other third-class matter, with a minimum charge of 1 cent a piece, in either case. Application for permit should be made to postmaster.

**Fourth class**, commonly called Parcel Post (over 8 ounces). Merchandise, books, printed matter, and all other mailable matter not in first or second class —

ZONES	FIRST POUND	ADDITIONAL POUNDS
<i>Cents</i>		
Local . . . . .	7 . . .	1 cent each 2 pounds
1 and 2 . . . . .	7 . . .	1 cent each pound
3 . . . . .	8 . . .	2 cents each pound
4 . . . . .	8 . . .	4 cents each pound
5 . . . . .	9 . . .	6 cents each pound
6 . . . . .	10 . . .	8 cents each pound
7 . . . . .	12 . . .	10 cents each pound
8 . . . . .	13 . . .	12 cents each pound



The limit of weight for the first three zones is 70 pounds; beyond the third zone, 50 pounds. Parcel post packages may not exceed 84 inches in length and girth combined.

**Special delivery.** This is a special service which saves several hours. It is obtained by placing a special delivery stamp on the letter or package, in addition to the regular postage, and hastens delivery to an addressee located within one mile of a post office or a branch office. The cost of a special delivery stamp for a letter weighing not more than 2 pounds is 10 cents. The cost for other kinds of mail is given below. One may use ordinary postage stamps to make up the amount of the special delivery fee, but, in this case, the words, "Special Delivery" should be plainly marked on the envelope or wrapper, directly below the stamps.

Special delivery mail leaves the post office with the regular mail. When it reaches the post office of destination, it is immediately sent out for delivery by a special messenger, during special delivery hours. If for any reason special delivery mail cannot be delivered, notice is left at the place of address and the mail is returned to the post office, after which it is treated as ordinary mail.

The rules for forwarding ordinary mail apply in the case of special delivery mail. Unless an attempt was made to deliver by the office of original address, such mail is entitled to special delivery service by the post office to which it is forwarded.

Delivery of special delivery mail will be made from post offices of the first and second classes on Sundays, and from other offices if open on Sundays. Special delivery is effective at all offices on holidays.

Special delivery fees in addition to the regular postage:

	<i>First class</i>	<i>Second, third or fourth class</i>
Up to 2 pounds . . . . .	10¢	15¢
Over 2 pounds up to 10 pounds . . . .	20¢	25¢
Over 10 pounds . . . . .	25¢	35¢

The prepayment of the foregoing fee on second-, third-, or fourth-class mail entitles it to the same expeditious handling and transportation as is accorded first-class matter, and also entitles it to special delivery at the office of address.

**Registered mail.** Registering mail is a way of safeguarding letters and fourth-class matter which has been sealed and for which first-class postage has been paid. Second- and third-class mail may be registered under the conditions given below.

The post office guarantees delivery of registered mail, and in case of

loss is responsible to the sender for the declared value up to \$1000. Registered mail must show the name and address of the sender.

The fee, which is in addition to the regular postage, depends upon the declared value. A receipt is issued by the post office when a piece of mail is registered. This should be retained by the sender until he knows that delivery has been made. In case of loss, the number on the receipt will be needed in tracing the lost mail.

If the sender desires a receipt from the person receiving the registered mail, he should write, "Return Receipt Requested" in the lower left-hand corner of the letter, or on the face of the package. The post office will then attend to getting the receipt and mailing it to the sender. The extra charge for this is three cents.

**Registry Fees** (in addition to regular postage):

For indemnity limited to —

\$50 . . . . .	15¢	\$500 . . . . .	60¢
\$100 . . . . .	20¢	\$600 . . . . .	70¢
\$200 . . . . .	30¢	\$700 . . . . .	80¢
\$300 . . . . .	40¢	\$800 . . . . .	90¢
\$400 . . . . .	50¢	\$1000 . . . . .	\$1.00

Second- and third-class matter valued in excess of \$100, upon which a registry fee in excess of 20 cents is paid, must be sealed and first-class postage paid thereon.

Fourth-class matter (domestic parcel post) may also be registered if it is sealed and the first-class rate of postage is paid thereon.

Mail matter without intrinsic value for which no indemnity is provided, may be registered at the minimum fee of 15 cents.

**Registry fees** (Foreign). For all foreign destinations, 15 cents in addition to postage. When a *return receipt* is requested at the time of mailing there is an additional charge of 5 cents therefor, and a charge of 10 cents when requested after mailing.

**Insured mail.** Valuable fourth-class or parcel post mail should be insured. For a small extra charge, depending upon the declared value, the Government will insure a package for an amount not exceeding \$200. As in the case of registered mail, the receipt issued by the post office for an insured package should be held by the sender until he knows that delivery has been made. In case of loss or damage, this receipt should be presented at the post office. The number on the receipt will aid in tracing a lost package, as the package bears the same number.

As in the case of registered mail, one may have the Return Receipt Requested service if desired, the extra charge being 3 cents.

Firms that send out several insured packages at one time find it



possible to save considerable time and labor by making out the receipts themselves, in advance, ready for the signature of the clerk at the post office, when he accepts the mail for insurance. In this case, one composite receipt answers for all the items, each item being listed on the receipt. A book of receipt forms may be obtained from the post office, as well as definite instructions as to procedure. Similar books may be obtained from the post office for use in registering mail and in sending C.O.D. mail. The sender's name and address (return card) must appear on packages when presented for insurance at the post office.

**Insurance Fees.**

<i>Value of Parcel</i>	<i>Cents</i>
Not over \$5 . . . . .	5
Not over \$25 . . . . .	8
Not over \$50 . . . . .	10
Not over \$100 . . . . .	25
Not over \$150 . . . . .	30
Not over \$200 . . . . .	35

**Special handling.** This is a service whereby fourth-class (parcel post) mail is given the same expeditious handling, transportation, and delivery as is accorded first-class mail (but not special delivery). The words, "Special Handling," written or printed, should appear on the wrapper, preferably in the space immediately below the postage stamps and above the address.

The fees for special handling, in addition to the regular postage, are:

Up to 2 pounds . . . . .	10¢
Over 2 pounds and not more than 10 pounds . . . . .	15¢
Over 10 pounds . . . . .	20¢

**C. O. D.** Parcel post packages may be sent through the mail as from a department store, cash on delivery. This means that the post office department will collect from the person addressed the amount due the sender, together with the cost of a money order for that amount, before making delivery. The post office will collect amounts up to \$200 on C.O.D. packages and remit to the sender by postal money order.

The sender places on the package a C.O.D. tag furnished by the post office which must show the amount to be collected and the money order fee for that amount. For this service the sender pays as follows:

Not over \$ 10 . . . . .	12¢
Not over \$ 50 . . . . .	15¢
Not over \$100 . . . . .	25¢
Not over \$150 . . . . .	35¢
Not over \$200 . . . . .	45¢

The C.O.D. fee automatically insures the package for its actual value up to \$200.

There is no C.O.D. service to the Canal Zone, to the Philippine Islands, or to United States warships.

All data on C.O.D. tags must be filled in with ink, typewriting, or indelible pencil.

**Return postage guaranteed.** The placing of this notation just below the return address on the envelope insures the return to the sender of second-, third-, and fourth-class mail in cases where delivery cannot be made. The return of undeliverable letters makes it possible for a firm, at the price of the return postage, to correct its mailing list.

Another advantage in having this notation on the envelope or wrapper is that the receiver is impressed by the fact that the sender values the material which he mails.

**Money orders** are of two kinds: *postal* and *express*. They offer a safe, cheap, and convenient method of making remittances.

A postal money order is an order drawn by one post office on another, directing that the amount specified in the order be paid to the person or firm named in the money order. An express money order is an order drawn by one express office on another, directing that the amount specified in the order be paid to the person or firm named in the money order.

Buying a postal money order is similar to drawing a check on an amount deposited in the bank. The buyer fills out an application blank, giving the amount, name, and address of the one who is to receive the money, and his own name and address. He then pays the money order clerk the amount of the money order, together with the fee. The clerk makes out the order and delivers it with a receipt attached. This receipt should be retained until an acknowledgment of the money order is received. The order is sent to the one to whom it is made payable, who may indorse and deposit it in his bank or cash it, after proper identification, at the post office. It may be transferred by indorsement but once.

The procedure in buying an express money order is similar to that for a postal money order, except that a written application is not necessary. There is no restriction on the number of indorsements on an express money order.

There are two types of postal money order forms — one for sending money to any part of the United States or any of its possessions, the domestic money order; and the other for sending money to foreign countries, the international form.



**Domestic money order fees.**

For orders from —

	<i>Cents</i>		<i>Cents</i>
\$0.01 to \$2.50 . . .	5	\$20.01 to \$40 . . .	15
\$2.51 to \$5 . . .	7	\$40.01 to \$60 . . .	18
\$5.01 to \$10 . . .	10	\$60.01 to \$80 . . .	20
\$10.01 to \$20 . . .	12	\$80.01 to \$100 . . .	22

**CLASSIFICATIONS OF FOREIGN MAIL**

**Letters.** Five cents for the first ounce or less and 3¢ for each additional ounce or fraction of an ounce. (To the following countries the rate is 2¢ an ounce or fraction thereof: Canada, Cuba, Mexico, the Republic of Panama, Newfoundland, Labrador, Great Britain and Ireland, Spain and the Spanish Colonies, New Zealand, and British Samoa, and all countries and places in South and Central America and the West Indies, except Dutch Guiana, French Guiana, Venezuela, Guadeloupe, and Martinique.)

**Post cards.** Single post cards for the following named countries, *one cent* — double or reply cards, *two cents* — Argentina, Bolivia, Brazil, Canada, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, Guatemala, Haiti, Honduras (Rep. of), Mexico, Newfoundland, Nicaragua, Panama, Paraguay, Peru, Salvador (El), Spain (and colonies), Uruguay, Venezuela. Single post cards for the following named countries, *two cents* — double or reply cards, *four cents* — Great Britain and Ireland (Northern and Free State), New Zealand, all West Indies, and Central and South American countries not listed above.

Single post cards for all other countries not mentioned, *three cents* — double or reply cards, *six cents*.

**Printed matter.** In general, one cent for each two ounces or fraction of an ounce.

**Samples of merchandise.** One cent for each two ounces, with a minimum charge of two cents.

**Commercial papers.** One cent for each two ounces.

**Small packets.** Three cents for each two ounces or fraction thereof, with a minimum charge of ten cents.

The rate for Foreign Parcel Post is 14¢ a pound, except to Pan American countries, when the rate is the same as for the eighth zone in the United States, and in the case of certain countries (see *Official Postal Guide*), when an additional transit charge is made on each package according to weight.

The mail clerk of a firm doing business with foreign countries should

be able to time his mail for certain steamers. He can obtain schedules of sailings from the post office which will show when the mail for any special steamer closes at the post office; or he can get the information through the section in the newspapers dealing with Shipping and Foreign Mails. He should post this schedule in a convenient place near the mail table.

### AIR MAIL

Air mail service, operated under contract between the post office department and air transportation companies, is available to provide rapid transmission of mail. Practically all of the larger cities of the United States are located directly on air mail routes, and all other points are served to and from these routes by other means of postal transportation.

The rate of postage on air mail is five cents for the first ounce and ten cents for each additional ounce or fraction of an ounce, regardless of distance, except when sent to Porto Rico, Virgin Islands of the United States, or the Canal Zone. The rate between Porto Rico or the Virgin Islands and the United States is ten cents for each half ounce or fraction of a half ounce, and between the United States and the Canal Zone, it is twenty cents for each half ounce or fraction of a half ounce. This postage includes the transportation to and from the air mail routes. The air mail service is constantly being extended. Up-to-date information concerning foreign rates may be obtained from local postmasters.

Air mail may be registered or sent special delivery, the limit of indemnity by the post office department for registered mail being \$1000. Packages by air mail may also be sent C.O.D. and insured, the limit of insurance indemnity for C.O.D. matter being \$200.

Any mailable matter, except that liable to damage from freezing, may be sent by air mail at the above rates of postage, including sealed parcels not exceeding 50 pounds in weight and not exceeding 84 inches in length and girth combined.

Special air mail stamps are issued for the payment of postage on air mail, but ordinary stamps may be used.

Air mail should be conspicuously indorsed in the space immediately below the stamps, above the address, "Via Air Mail." Special envelopes bearing five-cent embossed stamps for air mail are on sale at all post offices. The public may also use envelopes of a distinctive design approved by the post office department.

If atmospheric or weather conditions prevent a mail plane from continuing its flight, the plane lands at the nearest landing field and the



mail is promptly transferred to the fastest train going to the destination of the plane.

The air mail service has made it possible for last minute business to be conducted satisfactorily. This service is so rapid that by sending air mail "special delivery" many business transactions which would otherwise be impossible can now take place, such as the sending of supplies to agents; the mailing by banks of checks, drafts, and notes for collection and credit, thus saving interest charges on funds in transit; the mailing of important and rush letters, and letters to connect with mail to Europe and other foreign destinations; the shipping of medicines; and the sending of moving-picture films and news pictures.

**In general.** A composite parcel, second- third- or fourth-class, consists of a letter and a parcel, as follows: The letter is placed in an envelope addressed to correspond with the address on the parcel and the letter rate of postage affixed. The sealed envelope is then securely attached to the wrapper of the parcel in such a manner as to prevent it from becoming detached and from interfering with the address of the parcel. Stamps to cover the postage for the parcel are then placed on the wrapper. The advantage of a composite parcel is that the parcel and the letter are delivered at the same time.

Parcels may be sealed by using a heavy wrapping paper and a strong gummed paper tape or glue. They must bear the following notation in *printing* beneath the return address:

*Contents — Merchandise*

POSTMASTER: This parcel may be  
opened for postal inspection if necessary

The following inclosures are admissible in parcels: A written or printed invoice or bill showing the name and address of the sender and addressee; the names and quantities of articles inclosed and such marks for the purpose of description as may be necessary. The words "No Charge," "Charge \$——," or "Charge" are permissible.

To insure expeditious handling, letters and circulars should be presented at the post office as follows: Postage stamps should be affixed in the upper right-hand corner, the stamps and addresses faced the same way, and the bundle of mail securely tied with twine.

In the case of parcels containing more than one class of mail matter, postage is computed on the basis of the class upon which the higher rate of postage is chargeable.

## APPENDIX II

### INDEXING AND FILING RULES AND THEIR APPLICATION

**Indexing.** All filing involves the alphabetic arrangement of names, either of persons, places, things, or subjects. In order to alphabetize names correctly, two fundamentals must be thoroughly understood:

1. How to index titles
2. How to determine what constitutes each unit in each title

Indexing titles is the process of determining in which order the various parts or units of a title shall be considered: *i.e.*, whether John Brown shall be filed under John or Brown, etc. (See rules 1, 2, 3, 8, 9, 9a, 10, 11, 12, 13, 20.) It is necessary, also, to know what constitutes each part or unit of each title, because titles must be considered unit by unit in arranging them in alphabetic order. (See rules 1a, 4, 5, 6, 7, 14, 15, 16, 17.)

**Rules for indexing and filing.** There must be rules to govern uniform procedure and treatment of titles and when such rules have been established, they should be followed consistently. The following rules will be found to meet the needs of the average file and, in doing the practice work, instructions for which are given in this book, they should be followed without variation. However, in an office, rules must be varied at times to meet individual business conditions. When such variations have been found necessary, they should also be followed consistently.

Some of the following rules apply to the indexing of titles and some of them are for determining what constitutes the units of the various titles.

1. Transpose names of individuals, considering surname first, then given name or first initial, and middle name or middle initial, if any.

<i>Name</i>	<i>Indexed</i>
John J. Brown	Brown, John J.
H. Albert Jones	Jones, H. Albert

1a. Individual name prefixes, such as De, de, d', du, von, Le, L', M', Mc, Mac, O', are considered as parts of the surnames and not separately.



*Correct Filing Arrangement*

DeDuniak, Andrew	Leck, William
DeGaugn, Charles	Leeman, Howard
Degaw, Edwin	L'Engle, Joseph
D'Olier, François	

2. Names of firms, corporations, and institutions are indexed as written, except where they embody full names of individuals. (See Rule No. 3.)

<i>Name</i>	<i>Indexed</i>
Church of the Epiphany	Church of the Epiphany
D E K Co.	D E K Co.
Harris, Forbes & Co.	Harris, Forbes & Co.
Il Progresso Italo	Il Progresso Italo
La France Novelty Co., Inc.	La France Novelty Co., Inc.
Lamson & Hubbard Co.	Lamson & Hubbard Co.

3. When full name of an individual is embodied in firm name, trans-  
pose name of individual, considering surname first, then given name or  
first initial, and middle name or middle initial, if any, then the rest of  
title. (See Rule No. 1.) Cross index when necessary.

<i>Name</i>	<i>Indexed</i>
Marshall Field & Co.	Field, Marshall & Co.
Ben Franklin Steamship Co.	Franklin, Ben, Steamship Co.
Washington Irving High School	Irving, Washington, High School
Henry E. Kane & Co.	Kane, Henry E. & Co.

4. Hyphenated surnames of individuals are treated as one word.

<i>Name</i>	<i>First Unit</i>	<i>Second Unit</i>
Blanche Duff-Gordon	Duff-Gordon	Blanche
Cecil Spring-Rice	Spring-Rice	Cecil

5. Hyphenated firm names are treated as separate words.

<i>Name</i>	<i>First Unit</i>	<i>Second Unit</i>
Air-O-Pad Co.	Air	O
Scripps-Booth Co.	Scripps	Booth

*Correct Filing Arrangement*

Air Automobile Agency	Scripps, B. A.
Air-O-Pad Company	Scripps-Booth Co.
Air Silk Mills	Scripps Motor Co.

6. Titles which may be spelled either as one word or two words are treated as one word. (See also Rules Nos. 5 and 7.) Cross reference when necessary.

*Correct Filing Arrangement*

Automotive Sales Company  
 Auto Piano Company  
 Interstate Drug Company  
 Inter State Manufacturing Company  
 Northeast Coal Company  
 North East Harbor Dredging Company  
 South Eastern Manufacturing Company  
 Southeastern Milling Company  
 South Eastern Rubber Company

7. Compound geographic and location names are filed as separate words, except when first part of name is not an English word. (See also exception in Automatic Filing.)

*Correct Filing Arrangement*

New Jersey	Deering
New London	De Kalb
Newburg	Delaware
Newton	Demorest

8. When article "The" is included as part of title, it is placed in parentheses ( ); if initial word, placed at end. In both cases, it is disregarded in filing.

<i>Name</i>	<i>Indexed</i>
Hart The Florist	Hart (The) Florist
The Castle Hat Co.	Castle Hat Co. (The)

*Exception:* In foreign corporation names the article is indexed as written. (See Exception B under Rule No. 13 and Rule No. 2.)

9. Names of foreign governments are indexed and filed under name of country, subdivided by department or bureau.

<i>Name</i>	<i>Indexed</i>
Dominion of Canada	Canada, Agriculture
Department of Agriculture	(Dept. of)
Republic of France	France, Seine
Department of the Seine	(Dept. of the)

Names of federal departments are indexed and filed under "United States Government" and subdivided by name of departments.



<i>Name</i>	<i>Indexed</i>
U. S. Dept. of Agriculture	U. S. Government Agriculture (Dept. of)
U. S. Collector of Internal Revenue	U.S. Government Treasury (Dept.) Collector of Internal Revenue

Names of states, counties, cities, towns, etc., are indexed and filed by name of location, subdivided by departments.

<i>Name</i>	<i>Indexed</i>
State of New York	New York, State of
Commonwealth of Pennsylvania	Pennsylvania, Commonwealth of
Probate Court Norfolk County	Norfolk County Probate Court
Town of Berwick	Berwick, Town of
City of Boston	Boston, City of
Borough of Manhattan	Manhattan, Borough of

9a. Phrases such as "Dept. of," "Bureau of," "Board of," "Commission of," etc., when applied to Federal, State and Municipal Government, are placed in parentheses ( ) after the word they modify, and disregarded.

<i>Name</i>	<i>Indexed</i>
New York Board of Aldermen, New York City	New York, City of, Aldermen (Board of)
Commission for the Blind, New York State	New York, State of, Blind (Comm. for the)
Department of Education, New York State	New York, State of, Education (Dept. of)
U. S. Department of Justice	United States Government, Justice (Department of)

When such phrases form a part of a corporate title, follow rule for indexing corporate names (see Rule No. 2).

<i>Name</i>	<i>Indexed</i>
Board of Missionary Preparation	Board of Missionary Preparation
Bureau of Envelope Manufacturers of America	Bureau of Envelope Manufacturers of America
Bureau of Social Hygiene	Bureau of Social Hygiene

10. "Ltd.," "Inc.," "Co.," "Son," "Bros.," "Mfg." and "Corp." are considered both in indexing and in filing, and are treated as though spelled out in full.

*Correct Filing Arrangement*

Henderson, Lanning & Company	Loft, Geo. L.
Henderson, Ltd.	Loft, Inc.
Henderson Locke Corp.	Loft, John J.

11. "And," "&," "of," "for," etc., are disregarded in filing but not omitted in writing titles.

<i>Name</i>	<i>First Unit</i>	<i>Second Unit</i>
Pusey & Jones	Pusey	Jones
Committee of Seventy	Committee	Seventy
Home for Blind	Home	Blind
House of the Good Shepherd	House	Good

12. Abbreviated designations (*e.g.*, "Jr.," "2nd," "Sr.," etc.), appearing as part of name are inclosed in parentheses ( ) after given name or initials and disregarded in indexing and filing.

<i>Name</i>	<i>Indexed</i>
James G. Blaine, Jr.	Blaine, James G. (Jr.)
Henry Hale, Sr.	Hale, Henry (Sr.)

13. Titles or degrees of individuals, whether preceding or following the name, are not considered, and are placed in parentheses ( ) after given name or initials.

<i>Name</i>	<i>Indexed</i>
Dr. John Brown	Brown, John (Dr.)
Capt. William Clarke	Clarke, William (Capt.)
Horace Cook, LL.D.	Cook, Horace (LL.D.)
Mrs. A. R. Crawford	Crawford, A. R. (Mrs.)
Mayor John Marshall	Marshall, John (Mayor)
Prof. W. N. Rice	Rice, W. N. (Prof.)
William Walton, Treasurer	Walton, William (Treas.)

*Exception A.* Foreign titles and individual names, where only title and one name appear, are treated as written. Cross reference when necessary.

<i>Name</i>	<i>Indexed</i>
Madame Lucile	Madame Lucile
Prince William	Prince William
Princess Alicia	Princess Alicia

*Exception B.* When a title or foreign article is the initial word of a firm or association name, it is indexed as written. (See also Rules Nos. 1a and 2.)

<i>Name</i>	<i>Indexed</i>
Madame Blanc, Hats	Madame Blanc, Hats
Il Progresso Italo	Il Progresso Italo
La France Novelty Co., Inc.	La France Novelty Co., Inc.
La Primodora Cigar Co.	La Primodora Cigar Co.



14. Names of titles beginning with numerals are filed as though the numerals were spelled in full. The numeral is treated as one word in indexing and filing.

<i>Name</i>	<i>First Unit</i>	<i>Second Unit</i>
5th Avenue Hotel	Fifth	Avenue
48th Street Theatre	Forty-Eighth	Street
42 Broadway Building	Forty-Two	Broadway
14th Street Store	Fourteenth	Street
3rd Avenue Railway	Third	Avenue
1926 Broadway Building	Nineteen	Broadway
	Hundred	
	Twenty-six	

15. Abbreviations are indexed and filed as though spelled in full.

<i>Name</i>	<i>Indexed</i>
Wm. Foster, Inc.	Foster, William, Incorporated
Jos. St. Clair Co.	Saint Clair, Joseph, Company
R. R. Bldg. & Loan Assn.	Railroad Building & Loan Association

16. Apostrophe s ('s) indicating possessive case is not considered in indexing and filing.

*Correct Filing Arrangement*

Brentano, A. R.  
Brentano's Book Shop  
Brentano, Charles

17. S apostrophe (s') indicating possessive case is considered in indexing and filing.

*Correct Filing Arrangement*

Girl Scouts  
Girley, John  
Girlow, William  
Girls' Friendly Society  
Girls' Home  
Girloom, Howard

18. Addresses containing the name of the building as well as the street and number are indexed and filed by the street and number.

<i>Name</i>	<i>Indexed</i>
Standard Oil Co.	Standard Oil Co.
Equitable Building	120 Broadway
120 Broadway	New York, N.Y.
New York, N.Y.	

19. Street addresses embodying more than one number are indexed and filed by the lowest number.

<i>Name</i>	<i>Indexed</i>
Harrison & Treflew 910-12 Martin St.	Harrison & Treflew 910 Martin Street

20. The legal name of a married woman is the one considered in filing, and the husband's name is cross referenced, if known.

<i>Name</i>	<i>Indexed</i>
Mrs. Mary A. Brown	Brown, Mary A. (Mrs.) (Mrs. John A.)
	<i>Cross Reference</i> Brown, John A. (Mrs.) See — Brown, Mary A. (Mrs.)

21. Receiverships, Guardianships, Trusteeships, etc., are indexed and filed under names of individuals or organizations for whom they act, and permanent cross reference is made for the name of receiver, guardian, etc.

<i>Name</i>	<i>Indexed</i>
C. D. Thompson Receiver for Carnegie Foundry Company	Carnegie Foundry Company
	<i>Cross Reference</i> Thompson, C. D. (Receiver) Car- negie Foundry Company

22. Names of firms doing business under two titles are indexed and filed under the more active or important name and a permanent cross reference is made under the other name. This would include:

a. Change of name due to successorship.

<i>Name</i>	<i>Indexed</i>
Turnbull & Evans Successors to Borden & Turnbull	Turnbull & Evans
	<i>Cross Reference</i> Borden & Turnbull Succeeded by Turnbull & Evans

b. Proprietors' and Trade Names.

<i>Name</i>	<i>Indexed</i>
William Farley, Prop. A. & J. Garage	A. & J. Garage
	<i>Cross Reference</i> Farley, William, (Prop.) A. & J. Garage



23. Arrange all material in A-Z sequence of letters to the last letter of the word, considering each word separately.

*Correct Filing Arrangement*

Carr	Amer, Walter J.
Carson	Amerest Baking Co.
Carteret	American Can Co.
Carters	American Car Co.
Cartersville	Americana Art Co.
Cartwright	Amerman, A.
Carty	Ames, E. C.

24. Surnames or single titles when used alone precede the same surnames having initials or given names.

*Correct Filing Arrangement*

Kurzman  
Kurzman, A.  
Kurzman, Albert H.

25. An initial precedes a name beginning with that initial.

*Correct Filing Arrangement*

J. W. B. Co.	Jones, Harry
Jones, H. W.	Jones, Henry H.
Jones, H. Wilson	Jones, Henry Howard

26. The dictionary arrangement of "Mac" and "Mc" is a simple, logical method of filing.

*Correct Filing Arrangement*

Maar	McAneny
Mabb	McWilliams
MacBride	Mellon
Madden	Merrill

27. When one name appears with different addresses, arrange alphabetically according to town or city, considering state only when there is duplication of town or city names.

*Correct Filing Arrangement*

Western Foundry Co., Birmingham, Ala.  
Western Foundry Co., Connellsville, Pa.  
Western Foundry Co., Newark, N.J.  
Western Foundry Co., Newark, Ohio

28. When writing names of local correspondents, do not use word "City" as part of address. Write name of city in full.

<i>Name</i>	<i>Indexed</i>
National City Co. City	National City Co. New York, N.Y.
W. K. Emerson City	Emerson, W. K. Boston, Mass.

29. In filing bank names — for example, First National, Second National, etc., — it is better to arrange first by city, then by name of bank, with state at end of title in parentheses. This arrangement will relieve congestion and it is more logical to search for bank correspondence by location than by name. When name of city is embodied in name of bank at the beginning, do not repeat.

<i>Name</i>	<i>Indexed</i>
First National Bank of Boston	Boston: First National Bank of (Mass.)
Citizens National Bank of Balti- more	Baltimore: Citizens National Bank of (Md.)
New York Trust Co.	New York Trust Company (N. Y.)

30. All correspondence to, from, or about, a name or subject (including branch office and inter-departmental correspondence) is filed under the name of the individual, firm, or subject.

31. Correspondence referring to more than one name or subject is indexed and filed under the most important name or subject, and cross referenced by the other names or subjects.

32. There are a few special subjects under which correspondence is filed regardless of correspondent, without cross reference, such as: —

Applications  
Stockholders, etc.

<i>Name</i>	<i>Indexed</i>
Thomas Wilson — applies for position as chauffeur	Applications Chauffeurs

33. If subject method is not used, branch office, inter-office, inter-departmental or intra-departmental correspondence is indexed and filed as follows: original letters under the name of department or official title of the correspondent, file copies under the name of department or official title of person addressed.

#### *Example*

Department "A" writes to Department "B"  
Original letter is filed in Department "B" by department or title of "A"  
File copy is filed in Department "A" by department or title of "B"



## PRACTICE IN INDEXING AND APPLICATION OF FILING RULES

**Procedure.** Index and rewrite the following names on a sheet of paper in strict alphabetic order and state the number of rule or rules covering each case. Be sure to give all rules. In some cases there may be as many as five or six rules.

## Name No.

1. John A. Curtis
2. Perth Amboy Box Co.
3. House of the Good Samaritan
4. Price The Presser
5. Library Bureau, Ltd.
6. Lee, Higginson & Co.
7. Wm. J. O'Connell
8. R. C. Storey, Jr.
9. John DeSaulles
10. Interstate Drug Co.
11. Jones, Alfred
12. First National Bank of Clinton
13. F. G. Taylor & Co.
14. Dr. J. M. Gile
15. 23rd Street Automobile Ass'n
16. Henry L. Pierce School
17. North East Service Station
18. Mrs. J. J. Bradby

## Name No.

19. John W. Mills-Price
20. J. M. Carpenter, City
21. Brown-Ferrier Co.
22. Ministry of Militia, Dominion of  
Canada
23. Prince of Wales
24. James W. McDonald
25. David Macandrew
26. Daniel McAndrews
27. United States Marshal, Dept. of  
Justice, Boston
28. Lamson Hardware Co., 170-172  
Main Street, New York, N.Y.
29. Am. Tel. & Tel. Co., New York  
City
30. Am. Tel. & Tel. Co., Boston,  
Mass.
31. Am. Tel. & Tel. Co., Chicago, Ill.

## APPENDIX III

### GLOSSARY OF BUSINESS TERMS

**Affidavit.** This is a statement in writing signed by the person making it and sworn to by him before an officer authorized to take oaths.

**Assets.** The entire property of an individual, business house, or association, is called its assets.

**Attorney (Power of).** An authorization by law by which one person may appoint another to act for him in a business or private capacity is called "giving the power of attorney."

**Balance.** In bookkeeping and accounts, the balance is the difference required to make equal the two sides of an account — the amount which has been received (debits) and the amount which has been expended (credits).

A *Trial Balance* is secured by comparing all the credit balances for a given time and all the debit balances for the same time, to find out whether the totals are equal.

The *Balance Sheet* is a statement showing the assets, liabilities, and proprietorship of any concern or of any business at a stated time.

**Bill.** In general, a bill is a statement of an account or of money due, usually for services.

**Bill of Exchange.** This is a written order or request from one person to another for the payment of money to a third, the amount to be charged to the drawer of the bill.

**Bill of Lading.** This applies to a freight shipment. It is a written acknowledgment, issued by a carrier, to the shipper, of the receipt of merchandise for transportation.

There are two kinds:

A *straight* bill of lading demands that goods shipped must be delivered to the person or firm to whom they were originally consigned.

An *order* bill of lading permits the consignee to transfer ownership by indorsement. This form is required in C.O.D. shipments.

**Bill of Sale.** This is a formal document by which the transfer of title to personal property is established.

**Bond.** A bond is an interest-bearing obligation in writing under seal, in which an individual, corporation, municipality, or government binds itself to pay a certain sum of money at a specified time.



Bonds, according to the type of business issuing them, are listed as:

- Municipal bonds
- Railroad bonds
- Industrial bonds
- Real Estate bonds
- Corporation bonds
- Public Utility bonds
- Government bonds — United States and Foreign

**Capital.** Capital is money invested in a business by an individual, firm, or company.

**Carrier (Common).** Express companies, steamship and railroad companies, any means of transportation, or any one who, for hire, undertakes to carry goods or people from one place to another may be designated as "common carriers."

**Clearing House.** An association of banks and trust companies where daily settlements are made through an exchange of checks, drafts, notes, etc.

**Collateral.** This is money or property deposited with any bank or individual as security additional to personal obligation for repayment of money borrowed.

**Commercial Paper.** Negotiable paper given in due course of business, including bills of exchange, drafts, promissory notes, and checks.

**Consignee.** The consignee is the person to whom merchandise is sent.

**Consignor.** A consignor is a person who turns over merchandise to a carrier for transportation.

**Contract.** A contract is a formal agreement, written or verbal, between two or more competent persons to do or not to do some particular thing within a certain definite time for mutual benefit.

**Credit.** This is the term which applies to the lending of capital by one individual to another. The lender is spoken of as "giving" credit, the borrower as "receiving" it.

**Creditor.** This is the person to whom a debt is due.

**Currency.** Currency is a term applied to coin and other recognized means of making payments which circulate in a country.

**Deed.** A deed is a written instrument by means of which title to real estate is conveyed from the seller to the purchaser.

**Discount.** *Trade discount* is the reduction made from the list price or from an account or debt in consideration of payment within a certain time.

*Bank discount* is the deduction made in advance by a bank on any amount of money borrowed, or on a note which is discounted.

**Entry.** An entry is the record of money or value received, or of money or value expended.

**Express.** Express is a method by which goods may be transported rapidly from one place to another.

**Extension.** Extension is the total of any one item carried over to the dollars and cents column.

**Freight.** This is a method of transporting merchandise. It is considerably slower than express but for packages of one hundred pounds or over, it is much cheaper.

**Funds.** This is a general term used to indicate the money or available securities of a person or a firm.

**Insurance.** Insurance is a contract of indemnity against loss from certain causes such as death, accident, fire, theft, or burglary.

**Inventory.** This is a detailed, itemized account, catalog, or schedule of private effects or goods.

**Invoice.** An invoice is an itemized statement including quantity, description, prices and charges of merchandise, sold or shipped. In other words, it is a detailed or itemized bill. See definition of "bill" above.

**Journal.** The Journal is a book in which appears a chronological and systematic summary of all transactions, and, in addition, an indication of the accounts to be debited and credited. It includes the history of the transaction and the amounts. It is also called a book of *original entry*.

**Lease.** The letting of offices, houses, buildings, or land for a term of years for rent, or other income is called granting a *lease*.

**Ledger.** This is a book in which summaries of all the transactions of the business are grouped in appropriate accounts.

**Liabilities.** This is a term used to denote the whole amount of debt of any individual or corporation.

**Loan, Bank.** Money lent by a bank upon the note of the borrower, indorsed by someone of known financial ability, or upon stocks, bonds, or other collateral deposited as security.

These loans are of two kinds:

*Time* loans which are made for a definite period. *Call* or *demand* loans which have no definite maturity and may terminate at any time.

**Manifest.** A manifest is a schedule or list of the passengers or cargo on a ship, or any identification list.

**Mortgage.** A mortgage is the transfer of title to personal property or real estate as security for payment of a debt, with a limiting clause providing for the return of the property to the original owner if payment is made.



**Negotiable.** Transferable by assignment, indorsement, or delivery.

**Non-negotiable.** A term used to describe property that cannot be transferred from one person to another; *i.e.*, a personal bank book.

**Notary Public.** A Notary Public is a public officer appointed by law, authorized to administer oaths, acknowledge deeds, protest notes, and prove the validity of certain documents.

**Note.** A note (promissory) is a written promise to pay for value received a stated sum of money at a definite or a determinable time to a definite person.

A *negotiable* note is one made payable to the bearer or to his order.

A *non-negotiable* note is one made payable to the person to whom payment is promised and to that person *only*.

A *time note* is one in which the time of payment is specified.

A *demand note* is one in which no time is specified.

A *joint and several note* is a note signed by two or more people, each of whom is liable for the full amount.

A *joint note* is one signed by two or more people in which each is responsible for a specified share.

A *non-interest bearing note* is one which omits the words "with interest." Interest can be collected only for the time which the note runs *after maturity*.

A *collateral note* contains a guarantee that the maker has deposited with the payee certain *collateral securities* and has given certain rights in regard to those securities to the payee.

**Order.** An *order* is a written instrument drawn by one person and addressed to another, directing the payment of money, the rendering of service, or the delivery of something to the bearer of the writing.

**Paper Money Value.** The value of paper money depends upon the security and credit of the country which issues this money.

**Pay Roll.** The pay roll is a periodical report of a firm's indebtedness to its employes, compiled from the records showing the amount of work done, and the salaries to be paid.

**Policy.** This is a written contract for the insurance of life or property.

**Policy, Face of.** The amount for which the company insures a person or his property is called the *face of the policy*.

**Premium.** This is the amount paid periodically for the privilege of insurance.

**Receipt.** This is a written acknowledgment of the payment of money or of the delivery of personal property to the signer.

**Route.** Routing is the plan made for the transportation from one place to another of persons or freight. The *route* is the chart mapped out.

**Shipment.** Shipment is the transfer of goods by freight, by express, or by mail, from one place to another.

**Stub.** Specifically, a stub in a check book, a receipt book, or the like, is one of the inner ends upon which a memorandum of the number, date, amount, etc., is entered. This is left in the binding when the check or receipt is detached.

**Tariff.** Primarily, tariff is the lawful rate of duty on imports and exports; also a list issued by the Customs, enumerating all the articles upon which duty is levied, showing the rates charged, and stating the articles prohibited and exempt. In a general sense, it is a table of fixed charges.

**Tracers and Claims.** In case goods are delayed, damaged or lost, the traffic department sends out tracers, or presents claims for damages.

**Voucher.** Any document or writing in proof of the payment or receipt of money is called a "voucher."

**Waybill.** A waybill is a document containing a description and shipping directions of goods sent by railroad.



## APPENDIX IV

### BUSINESS TERMS COMMONLY ABBREVIATED

<b>A1</b> ..... first class	<b>B.O., b.o.</b> .... buyer's option, branch office
<b>acct., a/c</b> ... account	<b>bot.</b> ..... bought
<b>A.D.</b> ..... ( <i>anno Domini</i> ) in the year of our Lord	<b>B. Pay., B/P</b> bills payable
<b>ad., advt.</b> ... advertisement	<b>B. Rec., B/R</b> bills receivable
<b>ad val., A/V.</b> ( <i>ad valorem</i> ) accord- ing to value	<b>B/S, b.s.</b> .... bill of sale
<b>admr.</b> ..... administrator	<b>Bro., Bros.</b> ... brother, brothers
<b>adm.</b> ..... administratrix	<b>bu., bus., bush.</b> bushel, bushels
<b>Agt.</b> ..... agent	<b>Bus.Mgr.</b> .... Business Manager
<b>a.m., A.M.</b> . ( <i>ante meridiem</i> ) be- fore noon	<b>bx., bxs.</b> .... box, boxes
<b>amt.</b> ..... amount	<b>c.</b> ..... One hundred (Latin, <i>centum</i> ) or carat
<b>anon.</b> ..... anonymous	<b>cm.</b> ..... centimeter
<b>Ans., ans. or A.</b> answer	<b>c., ¢, or cts.</b> cent, cents
<b>ar., arr.</b> ..... arrive (time-table)	<b>cap.</b> ..... capital
<b>Assn.</b> ..... Association	<b>Capt.</b> ..... Captain
<b>Asst.</b> ..... Assistant	<b>cash.</b> ..... cashier
<b>@</b> ..... at	<b>Cat., cat.,</b> ... catalog
<b>Atty.</b> ..... Attorney	<b>C.B.</b> ..... cash book
<b>Aug.</b> ..... August	<b>cert., certif.</b> ... certificate
<b>av.</b> ..... average	<b>C/F</b> ..... Carried Forward
<b>Ave., Av.</b> .... Avenue	<b>C.I.F., c.i.f.</b> ... cost, insurance, and freight
<b>avoir.</b> ..... avoirdupois	<b>coml., com'l.</b> commercial
<b>bal.</b> ..... balance	<b>Co.</b> ..... Company, County
<b>bbl., brl.</b> .... barrel	<b>c/o</b> ..... care of
<b>bdl.</b> ..... bundle	<b>C.O.D., c.o.d.</b> cash (or collect) on delivery
<b>B/F, Brot.</b>	<b>Coll., coll.</b> ... collector or collec- tion
<b>Fwd.</b> ..... brought forward	<b>Com., Comm.</b> committee, com- mission
<b>Bk., bk.</b> .... bank, book	<b>Cor. Sec.</b> .... Corresponding Sec- retary
<b>bkt.</b> ..... basket	
<b>B/E, b.e., B.E.</b> bill of exchange	
<b>B/L, B. L.</b> ... bill of lading	
<b>bldg.</b> ..... building	

Corp.....	Corporation	F., Fahr.....	Fahrenheit
C.P.A.....	Certified Public Ac- countant	Feb.....	February
Cr., cr.....	credit, creditor	ff.....	following
c.w.o.....	cash with order	fig.....	figure (cut)
cwt.....	hundredweight	Fin. Sec.....	Financial Secretary
		f.o.b., F.O.B.	free on board
d.....	pence	frt.....	freight
Dec.....	December	ft.....	feet
deft., def....	defendant	ford., Fwd...	forward
dft.....	draft		
deg., (°).....	degree, degrees	g. gr., gr. gro.	great gross or 144 dozen
Dept., dept..	department	gal., gals....	gallon, gallons
diam.....	diameter	G.P.O.....	General Post Office
disc.....	discount	gr., gro.....	gross
Dist., dist....	district		
div.....	dividend, division	hhd.....	hogshead, hogs- heads
do., ("").....	the same, ditto	Hon.....	Honorable
dol., (\$).....	dollar, dollars	H.P., h.p....	horse power
doz.....	dozen	hr., hrs.....	hour, hours
Dr., dr.....	debit, debtor	hund., C.....	hundred
ds. ....	days		
E.....	east, eastern	i.e.....	that is ( <i>id est</i> )
ea.....	each	in. ....	inch
E. & O. E. . .	errors and omis- sions excepted	Inc.....	Income, incorpo- rated, inclosure
ed.....	editor, edition, edit	Ins., ins.....	insurance
e.g.....	for example ( <i>ex- empli gratia</i> )	inst.....	present month, in- stant
et al. (et alii)	and others	int.....	interest
etc.(etcetera)	and so forth	in trans.....	on the way ( <i>in transitu</i> )
ex., exch.,		inv.....	invoice
Exch. ....	exchange	inv., invty...	inventory
Exec., exr...	executor	I.O.U.....	I owe you
Execx., exrx.	executrix		
Exp., exp....	expense, export, ex- press	Jan.....	January
		Jour., jour..	journal
f.a.s. ....	free alongside ship	J. P.....	Justice of the Peace
fr., frs.....	franc, francs ( <i>French money</i> )	Jr.....	Junior
f., fo., fol....	folio	Jct., Junc...	Junction (railroad)



k.....	carat (weight)	N.....	north, northern
K.D., k.d....	knocked down (machinery and furniture)	Natl., natl...	national
kg., kilo....	kilogram, kilograms, kilometers	N.B.....	Note well ( <i>nota bene</i> )
lb. ....	pound	N. E.....	northeast, northeastern
Ledg., ledg..	ledger	N. W.....	northwest, northwestern
L.C.L., l.c.l..	less than car load	N. G., n. g...	No good
L/C.....	letter of credit	No., no.....	number
L.F., l.f....	ledger folio	N. P.....	Notary Public
LL.D.....	Doctor of Laws		
L.S.....	place of the seal ( <i>locus sigilli</i> )	Oct.....	October
£.s.d. ....	pounds, shillings, pence ( <i>English money</i> )	O. K.....	all correct
Ltd.....	Limited (after firm name)	oz.....	ounce
M.....	Monsieur, thousand, noon	p., pp.....	page, pages
m.....	meter, mark ( <i>German money</i> )	payt. ....	payment
M. C.....	Member of Congress	pc., pcs.....	piece, pieces
M. D.....	Doctor of Medicine	pd. ....	paid
mdse.....	merchandise	per.....	by, by the
mem., memo.	memorandum	per an.....	per annum, by the year
Messrs.....	Messieurs	percent., p. c., (%)	by the hundred ( <i>per centum</i> )
mfg.....	manufacturing	pf., pfd., pref.	preferred
mfr.....	manufacturer	pk., pks....	peck, pecks
mfrs.....	manufactures	pkg., pkgs...	package, packages
Mgr.....	Manager	p.m., P.M...	afternoon ( <i>post meridiem</i> )
min.....	minute, minimum	P. M.....	Postmaster
misc.....	miscellaneous	P. M. O.....	Postal Money Order
Mlle.....	Mademoiselle (Miss)	P. O.....	Post Office
Mme.....	Madame	P. P.....	Parcel Post
mo., mos....	month, months	pr.....	pair
M.O.....	Money Order	Pres.....	President
MS., MSS...	manuscript, manuscripts	pro tem.....	for the time being ( <i>pro tempore</i> )
		prox.....	next month ( <i>proximo</i> )
		P. S.....	Postscript ( <i>postscriptum</i> )

pt.....	pint, part	T.....	ton
Pub.....	publishing, pub- lisher	tel., teleg....	telephone, telegram, telegraph
qr.....	quire, quarter	tonn.....	tonnage
qt.....	quart	Treas.....	Treasurer
		tp., Twp.....	township
rd.....	rod	ult.....	last month ( <i>ultimo</i> )
R.F.D.....	Rural Free Delivery	U.S.M.....	United States Mail
re .....	in regard to	via .....	by way of
recd., rec'd..	received	V. V., v. v.,	
rect., rec't...	receipt	vice versa.	the reverse
Rec. Sec.....	Recording Secre- tary	V. P.....	Vice President
ref. ....	reference, referee	viz.....	namely, to wit ( <i>vi- delicet</i> )
retd.....	returned	Vol., vol. ...	volume
rm.....	ream	vs., v.....	against ( <i>versus</i> )
R.R.....	Railroad	W.....	west, western
Ry.....	Railway	W/B, W.B...	waybill
S.....	south, southern	whf.....	wharf
s.....	shilling	wk.....	week
S/D.....	sight draft	wt.....	weight
schr.....	schooner	X .....	express
Sec., Secy...	Secretary	XX.....	good quality
Sen.....	Senator	XXX .....	very good quality
shipt.....	shipment	XXXX.....	best quality
S.O., s.o.....	seller's option		
Sq., sq.....	square	yd.....	yard
Sr.....	Senior	yr.....	year
S.S., s.s.....	Steamship		
St.....	Street, Saint		
str. ....	steamer		
Supt.....	Superintendent		



## APPENDIX V

### ABBREVIATIONS OF STATES AND TERRITORIES

Abbreviations officially adopted by the U. S. Post Office Dept.

<i>State</i>	<i>Abbr.</i>	<i>State</i>	<i>Abbr.</i>
Alabama.....	Ala.	Montana.....	Mont.
Alaska.....	Alaska	Nebraska.....	Nebr.
Arizona.....	Ariz.	Nevada.....	Nev.
Arkansas.....	Ark.	New Hampshire.....	N.H.
California.....	Calif.	New Jersey.....	N.J.
Canal Zone.....	C. Z.	New Mexico.....	N.Mex.
Colorado.....	Colo.	New York.....	N.Y.
Connecticut.....	Conn.	North Carolina.....	N.C.
Delaware.....	Del.	North Dakota.....	N.Dak.
District of Columbia	D.C.	Ohio.....	Ohio
Florida.....	Fla.	Oklahoma.....	Okla.
Georgia.....	Ga.	Oregon.....	Oreg.
Idaho.....	Idaho	Pennsylvania.....	Pa.
Illinois.....	Ill.	Rhode Island.....	R.I.
Indiana.....	Ind.	South Carolina.....	S.C.
Iowa.....	Iowa	South Dakota.....	S. Dak.
Kansas.....	Kans.	Tennessee.....	Tenn.
Kentucky.....	Ky.	Texas.....	Tex.
Louisiana.....	La.	Utah.....	Utah
Maine.....	Maine	Vermont.....	Vt.
Maryland.....	Md.	Virginia.....	Va.
Massachusetts.....	Mass.	Washington.....	Wash.
Michigan.....	Mich.	West Virginia.....	W.Va.
Minnesota.....	Minn.	Wisconsin.....	Wis.
Mississippi.....	Miss.	Wyoming.....	Wyo.
Missouri.....	Mo.		

## APPENDIX VI

### FIRMS WHICH CAN SUPPLY HELPFUL MATERIAL

Addressograph Company, 329 Fifth Ave., New York.	Manufacturers of Addressograph Catalogs and circulars
Allsteel Scale Co., Inc., 25 West Broadway., New York.	Manufacturers of scales Advertising matter
Amberg File & Index Co., 79 Duane St., New York.	Filing cabinets and supplies Catalogs
American Institute of Banking, The, 110 East 42nd St., New York.	Educational material on banking adapted to school needs
American Multigraph Sales Co., 17 Park Place, New York.	Manufacturers of multigraphs Advertising material
American Telephone & Telegraph Co., 195 Broadway, New York.	Telephone and telegraph Booklets descriptive of service
Armour & Company, 120 Broadway, New York.	Packing business Charts
Beck Duplicator Company, 18 W. 18th St., New York.	Gelatin Duplicators Advertising matter
Beech-Nut Packing Co., 217 W. 19th St., New York.	Food supply Posters and booklets
Bircher Co., The, 387 Broadway, New York.	Letter sealing and opening ma- chines Catalogs and circulars
Burroughs Adding Machine Co., 1 Park Ave., New York.	Adding machines Catalogs and advertising matter
Chevrolet Motor Co., Broadway at 62nd St., New York.	Automobiles Circulars and advertising matter
Compagnie Generale Transatlan- tique, 19 State St., New York.	Steamship Line Booklets and diagrams of steamers
Cunard Steamship Co., Ltd., 25 Broadway, New York.	Steamship Line Booklets, posters, and diagrams of steamers



Dick, A. B. Co., 395 Broadway, New York.	Mimeographs Catalogs and circulars
Dictaphone Sales Corp., 420 Lexington Ave., New York.	Dictaphones Advertising matter
Dictograph Products Corp., 220 West 42nd St., New York.	Dictographs Circulars
Ditto, Incorporated, Harrison & Oakley Blvd., Chicago, Ill.	Duplicating machines Advertising matter
Ediphone, The, 261 5th Ave., New York.	Dictating machines Booklets
Elliott Addressing Machine Co., 117 Leonard St., New York.	Addressing machines Advertising matter
Elliott-Fisher Co., 342 Madison Ave., New York.	Billing machines Catalogs and printed forms
Federal Reserve Bank of New York, 33 Liberty St., New York.	Banking Personnel Dept. Directions to Employés
Felt & Tarrant Mfg. Co., 299 Broadway, New York.	Comptometers Pamphlets
Ford Motor Co., 1710 Broadway, New York.	Automobiles Price lists and catalogs
Hooven Automatic Typewriter Corp., Hamilton, Ohio.	Automatic typewriters Catalogs
International Business Machines Corp., 270 Broadway, New York.	Business machines Catalogs
International Mercantile Marine Co., 1 Broadway, New York.	Steamship Line Booklets and diagrams of steamers
Macy, R. H., & Co., Broadway & 34th St., New York.	Department Store Personnel Dept. Literature and Directions to Employés
Metropolitan Life Ins. Co., 1 Madison Ave., New York.	Insurance Booklets and advertising matter
New York Telephone Co., 140 West St., New York.	Telephone Service Booklets of information and instruction
Office Appliance Co., The, 417 Dearborn St., Chicago, Ill.	Publishers Sample of "Office Appliance" magazine

Postage Meter Company, Inc., The, 11 West 42nd St., New York.	Postage Metering Machines Circulars and advertising matter
Radiomarine Corporation of America, 66 Broad St., New York.	Radiomarine Service Rate books and circulars
Remington Rand Business Service, Inc., 205 E. 42nd St., New York.	Filing Cabinets & Supplies Catalogs
Remington Typewriter Co., 374 Broadway, New York.	Typewriters Booklets and advertising matter
Roneo Company, 392 Broadway, New York.	Copying machines Circulars
Todd Company, The, 217 Broadway, New York.	Check Protectors Advertising matter
Underwood Typewriter Co., Inc., 63 Vesey St., New York.	Typewriters Booklets and advertising matter
Western Union Telegraph Co., 195 Broadway, New York.	Telegraph Service Rate, code, and instruction books, and telegraph and cable blanks.
Yawman & Erbe Mfg. Co., 368 Broadway, New York.	Filing Cabinets and supplies Catalogs



## APPENDIX VII

### ESSENTIAL RULES IN CAPITALIZATION AND PUNCTUATION

Capitalize the first word of every sentence.

Capitalize the words *Whereas* and *Resolved* in the statement of resolutions.

Capitalize *north, south, east, west* when they are used in direct reference to specific sections of the country.

Capitalize common names — *street, avenue, square, place* when used in connection with a proper noun.

Capitalize the pronoun *I* and the interjection *O*.

Capitalize all proper nouns — names of persons, places, days of the week, months of the year, religious sects, and holidays.

Capitalize personal and official titles when accompanied by the names of the individuals.

*Do not* capitalize abbreviations unless they stand for proper nouns or adjectives.

*Do not* capitalize the names of the seasons.

*Do not* capitalize *the* in titles of newspapers or periodicals.

*Do not* capitalize the first word after a colon unless a complete sentence follows.

*In titles:* Capitalize the first word and all important words, or

Capitalize *only* the first word. (This is called the library method.)

### THE PERIOD, THE QUESTION MARK, THE EXCLAMATION POINT

The period is used at the close of declarative and imperative sentences.

The period is used after abbreviations.

The period is used after figures or letters which indicate divisions in an outline.

The question mark is used at the close of an interrogatory sentence.

The exclamation point is used after interjections and at the close of a sentence expressing some strong emotion.

Both the question mark and the exclamation point are used within the sentence to indicate surprise, doubt, or sarcasm. The mark is then inclosed in a parenthesis. (?) (!)

### QUOTATION MARKS

Double quotation marks are used to indicate the direct words of a speaker.

Single quotation marks are used to indicate a quotation within a quotation.

Quotation marks are sometimes used to indicate titles.

A quotation of several paragraphs should have quotation marks at the beginning of each paragraph and at the end of the last paragraph.





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